1987 ANNUAL REPORT

The Workers Compensation Board of Manitoba

The Workers Compensation Board of Manitoba

Board of Commissioners

333 Maryland Street • Winnipeg R3G 1M2 • Telephone 786-5471; rural Manitoba call Toll Free 1-800-362-3340

March 31, 1988

Honourable Harry Harapiak
Minister Responsible for
The Workers Compensation Act
228 Legislative Building
Winnipeg, Manitoba
R3C 0V8

Dear Mr. Minister:

We are pleased to present our 1987 Annual Report in accordance with the provisions of the Workers Compensation Act. This report covers the twelve month period from January 1, 1987 to December 31, 1987, and includes a statement of the accounts required to be kept under the Act.

Respectfully submitted,

Brian King
Chairperson

Elaine Smith
Commissioner

Lissa Donner
Commissioner

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INTRODUCTION

The Workers Compensation Act provides compensation benefits to workers who, as a result of their employment, are injured or contract an industrial disease. The Workers Compensation Board of Manitoba is responsible for administering this legislation.

In 1971, the Workers Compensation Board was also designated by Government to administer The Criminal Injuries Compensation Act as the Criminal Injuries Compensation Board.

Pertinent information regarding the administration of The Workers Compensation Act through departmental, financial, and statistical explanations has been provided in this annual report. Financial statements, the auditors' report, actuarial estimates of the reserve for future costs of existing claims, and statistical tables and graphs provide supporting documentation about the Board's operations for 1987.

WORKERS COMPENSATION BOARD OF COMMISSIONERS PHILOSOPHY

The Workers Compensation system is one of the integral components of the employer-employee relationship in a modern industrial society. Geared towards productivity and job satisfaction, such a society strives to meet the dual objectives of providing a rewarding and satisfying workplace in combination with meeting the production needs of being competitive. Workers compensation is the historical agreement between industry and workers designed to remove work injuries as a point of contention in meeting these twin goals.

As administrators of the Workers Compensation system, we must keep in mind that our public, those to whom we provide the service of our program, are the employers and workers of Manitoba. The employers provide the money to compensate the work injuries which occur in the province; they have the right to expect financial accountability and sound management as we attempt to provide a rational and fair method of assessing such monies. The workers are the ones who suffer work injuries; they have the right to receive the legislated levels of compensation delivered in a speedy and humane manner.

In order to serve our twin constituencies, our administration must:

—exercise fairness and integrity when providing service.

—communicate our program and decisions to our clients.

—work towards improvement in quality of performance and efficiency of delivery.

—take pride in our performance.

—remember that we are here to serve employers and workers in a courteous, efficient and professional manner.

STAFF ACKNOWLEDGEMENT

The Board of Commissioners acknowledge the dedication and support provided by all levels of staff. Without this ongoing commitment, organizational goals could not be met.

The contributions and co-operation of staff during this time of restructuring are sincerely appreciated.

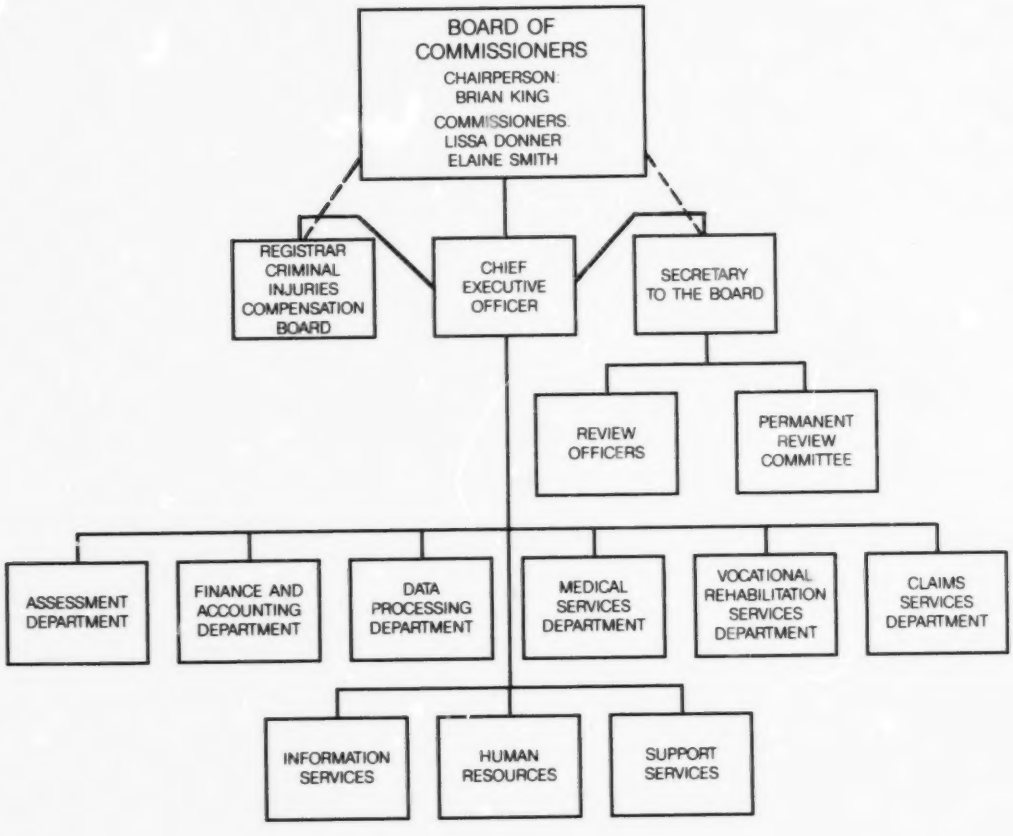
THE YEAR IN REVIEW

- In September 1985, the Minister Responsible for the Workers Compensation Act announced that a Legislative Review Committee had been struck to conduct a major review of the Workers Compensation system. The purpose of the review was to further improve the system in Manitoba, and to ensure that it was fair and equitable for workers, employers, and the general community.
- In May 1987, the Review Committee submitted its report, which included 178 recommendations outlining procedures to ensure the compensation system is made more equitable for injured workers and more cost efficient for employers. All but a few of these recommendations had the joint support of industry and labour.
- In July 1987, the Minister appointed an Implementation Team to perform a cost analysis of each recommendation.
- In November 1987, a new Board of Commissioners was appointed in line with nominations submitted by the labour and business communities. The former Board of Commissioners undertook new challenges and the present Board would like to extend its appreciation for the members' hard work and dedication.

LOOKING TO 1988

- Upon its appointment in November 1987, the Board of Commissioners immediately set a number of short and long range objectives including:
  - —Reducing the backlog of appeals for workers and employers.
  - —Establishing a constructive and consultative process with the business and labour communities.
  - —The setting of assessment rates for 1988.
  - —Assigning specific projects to the line Departments of the Board to ensure participatory involvement in the planning and decision making process.
  - —Establishment of a transition team to work co-operatively with the Implementation Team appointed by the Minister on Administrative Re-organization. This administrative re-organization is designed to streamline the W.C.B. process and procedures for injured workers and employers.
  - —A review of all Board policies.

THE WORKERS COMPENSATION BOARD OF MANITOBA



DEPARTMENTAL INFORMATION

ADMINISTRATION DEPARTMENT

The Board's Administration Department is responsible for financial administration, information services, personnel management and operational support services functions. Administration Department staff also arrange Board Hearings, Reviews and provide administrative support to the Board of Commissioners.

ASSESSMENT DEPARTMENT

The Assessment Department's main responsibility is the implementation of Section 66 (1) of The Workers Compensation Act. This involves the assessment and collection of annual assessments from industries listed in Section 60 and Schedule I (Section 60) of The Workers Compensation Act.

In addition, the Assessment Department approves coverage for industries electing compensation coverage on a voluntary basis provided the industries meet the criteria for acceptance. During 1987, 783 special applications were approved, and these are listed in Table X in the Statistical Section of this report.

The audit section is responsible for auditing the assessable payroll reported by employers to the Assessment Department and ensuring that employers are registered under the proper industry classification. As well, auditors ensure that claimants are covered under the Act at the time of an accident, assist in the collection of overdue accounts and visit employers who have not submitted payroll information by the filing deadline. During 1987, the audit section performed 914 audits, and followed up on 396 employers who had not submitted the required payroll information.

CLAIMS SERVICES DEPARTMENT

This Department processes claims for workers who are injured as a result of their employment or suffer from occupational diseases. The Workers Compensation Act outlines the conditions under which an injured worker is entitled to benefits. The Claims Department is responsible for determining this entitlement.

In 1987, efforts were made to improve our services in the area of initial adjudication. Our specific goal was to reduce adjudication time and to issue initial payments more expediently. For 1988, this will continue to be a major focus of the Claims Department.

Work continued throughout 1987 on the Claims Policy and Procedural Manuals and will be ongoing in 1988.

Quality control mechanisms were introduced during 1987 and for 1988, we will continue our emphasis in this area, with the assistance of computer generated performance statistics.

The team of four Investigative Officers performed 1521 investigations in 1987 compared to 1048 in 1986. This represents an increase in investigations of 45%.

Two formal classroom training programs were conducted in 1987; one for Claims Processors and the other, which was the first of its kind, for Claims Officers. Five Claims Officers and two Claims Processors received this training. In addition, and again for the first time, four Refresher Workshops were offered to all adjudicators.

For the upcoming year, we hope to refine our Claims Officer Training Class and will place more emphasis on Refresher Workshops, with a view to improving the quality of adjudication.

External communication was promoted and encouraged throughout the year, in the form of public speaking engagements to exchange information and increase awareness on W.C.B. issues. These educational presentations will continue to be promoted in 1988.

CLAIMS:

The Claim Services Department administered 53,709 claim files during 1987. These are indicated below along with comparative statistics for 1986:

	1987	1986
1987 claims registered in 1987	51,673	52,398
Prior year claims registered in 1987	2,036	1,830
	53,709	54,228
Claim files processed during 1987		
Settled in 1987 (Table II):		
Medical Aid Only	17,453	17,327
No Cost Claims	8,058	7,795
Time Loss Claims	22,751	23,592
	48,262	48,714
Claims Initially Rejected*	680	586
Claims Referred**	6,238	5,214
	55,180	54,514

* Number of claims rejected for which the individual worker filed an application for benefits. These rejections are based on adjudicative decisions — example: accident not arising out of and in the course of employment; no accident established.

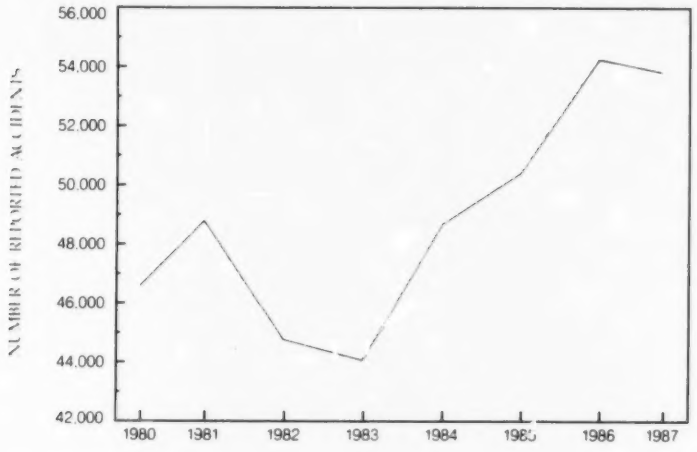
** Number of medical service accounts refused for which an individual or organization other than the injured worker applied for payment of services. This refusal would result if, for example, the account was not related to a compensation claim, if there was no worker coverage, or if the claim was payable in another jurisdiction.

ACCIDENTS:

53,709 accidents and diseases were reported in 1987 compared to 54,228 in 1986, a decrease of 0.96%.

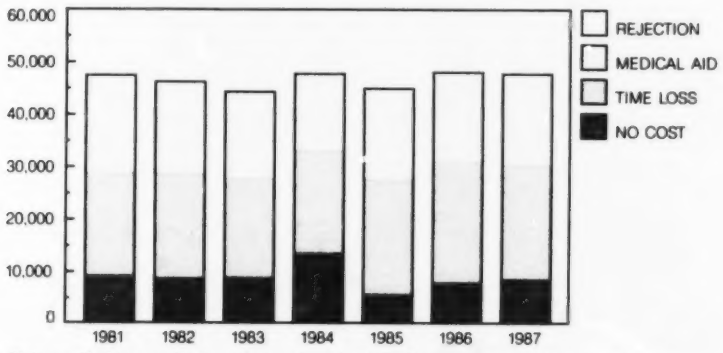
ACCIDENTS REPORTED

1980 - 1987



CLAIMS SETTLED

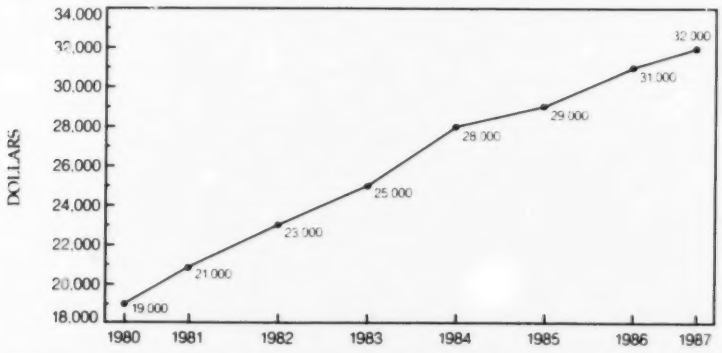
1981 - 1987



Claims settled in a particular year may have been filed in that year or in a previous year.

MAXIMUM INSURABLE EARNINGS

1980 - 1987



The maximum insurable earnings level is established and reviewed annually according to Section 46 of the Workers Compensation Act. An injured worker receives 75% of his/her average gross earnings at the time of the accident. This amount may not exceed 75% of the legislated maximum insurable earnings. The actual maximum amount payable in 1987, therefore, equalled $24,000, which is 75% of the $32,000 maximum.

PENSION BENEFITS:

The total number of permanently disabled workers (totally or partially disabled), and dependents of fatally injured workers in receipt of pensions as of December 31, 1987 were:

	1987	1986
Permanently Disabled	4,699	4,642
Widow(er)s	558	560
Children	320	318
Other Dependents	10	10

DATA PROCESSING DEPARTMENT

The Data Processing Department is responsible for the maintenance, enhancement and rationalization of computer systems, protection of computerized corporate information, and research of new software and hardware products.

The Department has thirteen staff members, trained in the various facets of computer technology and methodology.

Computer facilities, for cost efficiency reasons, are rented from Manitoba Data Services.

The Board continues to provide the Workplace, Safety & Health Division with the capability of accessing certain computerized information through terminals located in their offices. This allows an historical claims data base for the production of tailored statistical analysis regarding workplace accident frequency and cause.

FINANCE/ACCOUNTING DEPARTMENT

The responsibility of this Department is to monitor and report on the financial activities of the Board. In this capacity the Finance Department develops appropriate budgets and cash flow forecasts, monitors the investment portfolio, calculates and prepares all medical and compensation payments to claimants, assumes responsibility for all cash transactions, and prepares the periodic financial reports and reviews.

MEDICAL SERVICES DEPARTMENT

The Medical Services Department through its professional staff of physicians, chiropractors and nurses, provides for the administrative needs of the Board with respect to pension ratings, expert medical advice and information on health matters, and physical examination of claimants for a variety of purposes.

Medical specialties available within the Workers Compensation Board include orthopaedics, otolaryngology, neurosurgery, microbiology and internal medicine, with further specialties in respirology and cardiology. The services of chiropractic consultants are utilized for claims with chiropractic involvement. The Nursing Coordinator staff consists of six nurses who bring to the Board a broad knowledge and experience in the nursing field.

General staff education on health matters is a function of the Nursing Coordinators, and is carried out by arranging for presentations by experts in the various specialties.

VOCATIONAL REHABILITATION SERVICES DEPARTMENT

The Vocational Rehabilitation Services Department extends services to injured workers who, as a result of a compensable condition, are unable to return to their pre-accident employment. The primary goal of the Department is to assist injured workers to return to employment that is compatible with their physical restrictions and which generates an income equivalent to the wages received at the time of the accident.

The first step in the process of vocational rehabilitation is to approach the accident employer to determine if suitable alternate employment is available. It is cost effective and benefits both the injured worker and accident employer when a return to that firm or industry can be accommodated. Job modification, job transfer, and equipment modification programs are discussed with the accident employer with the intent of returning the injured worker to a familiar employment situation.

When a return to work cannot be accommodated with the accident employer, other avenues for reentering the workforce are explored by the Vocational Rehabilitation Counsellor. The Counsellor will develop a cost effective vocational rehabilitation plan designed to return the individual to a viable employment situation. Assessment of transferable skills, workplace assessments, training on-the-job situations, institutional training programs, relocation, and/or recommendation for special additional compensation are all programs and services designed to assist injured workers.

As of December 31, 1987, there were 1493 active cases in the Vocational Rehabilitation Services Department. This represents a minimal increase from the 1474 cases that were active as of December 31, 1986. During 1987, there were 824 newly assigned cases as well as 264 cases which were reactivated. 1058 files were brought to a resolution thus requiring no further services from this Department.

Of the 1493 active cases, 293 claimants were placed in employment situations which involved some degree of wage loss. In addition, 52 claimants were involved in work assessment situations, 28 were participating in training on-the-job situations, 76 in institutional retraining programs, 121 were participating in a job search program and 218 claimants were receiving special additional compensation. Of the remaining cases, 155 were receiving medical or psychological treatment, 385 were receiving vocational counselling, 1 received a pension commutation and 9 were receiving personal care allowance. Finally, 62 cases were awaiting further action, and in 93 cases the claimants had been successfully rehabilitated and the activity was being monitored.

During 1987, there were also 985 injured workers who received wage loss and special additional compensation as they were unable to return to their pre-accident employment. A total of $4,804,420.00 was paid to these workers.

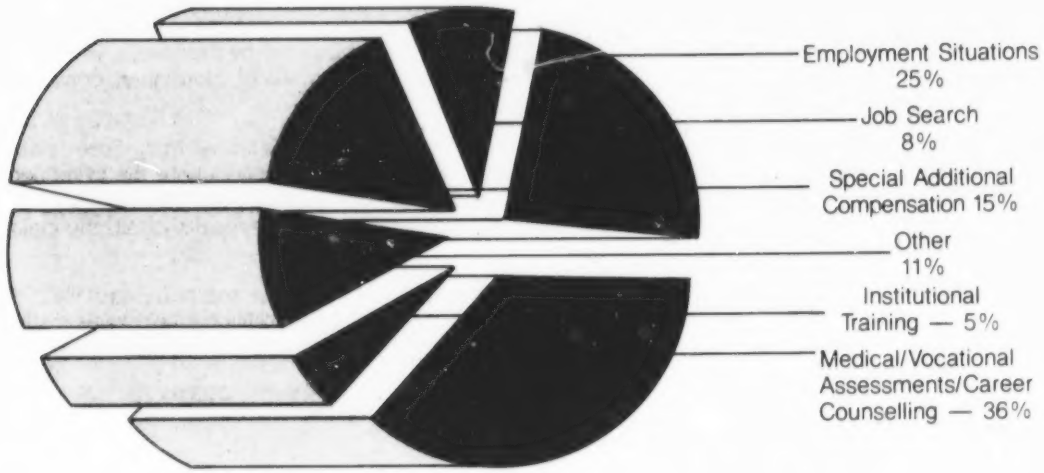
Financial assistance representing wage replacement and associated costs in the amount of $1,157,616.00 was paid to 108 workers who were involved in institutional retraining programs. Compensation benefits in the amount of $2,072,602.00 were paid to 478 injured workers participating in the job search program. $2,669,405.00 was paid to 603 claimants while they received vocational and career counselling. 63 workers received $127,988.00 for medical treatment and another 122 received $531,079.00 while awaiting further medical or vocational action.

Work assessment and training on-the-job situations involved 318 workers and $965,366.00 was paid in wage replacement and in associated training costs.

An additional $651,365.00 was paid for services including worksite modifications, retroactive benefits, lifestyle adjustments, and self-employment programs.

In 1987, the Job Finding Club was relocated to larger facilities in order to accommodate more injured workers. Since the Club's inception, 202 workers have completed the program and have been successfully placed into appropriate employment situations within an average time frame of 8.1 weeks.

VOCATIONAL REHABILITATION SERVICES INVOLVEMENT WITH INJURED WORKERS IN 1987:



ADJUDICATION AND APPEALS

There are three levels of appeal available within the Workers Compensation Board. The first is Initial Adjudication (where the decision originated); the second level is Committee (either Review Committee, Rehabilitation Committee, or Assessment Committee); the final level is with the Board of Commissioners.

Employers may appeal claims benefits, medical aid, pension awards or rehabilitation decisions, as well as assessment decisions regarding worker coverage and employer classifications. Workers may appeal claims benefits, medical aid, pension awards, or rehabilitation decisions.

At the Initial Adjudication level, the appellant may request reconsideration by the person who made the original decision on the claim. If there is still disagreement after review of information, consideration of the matter by the second level may be requested.

The Review Committee and Rehabilitation Committee consider all appeals (other than those related to assessment matters, which are considered by an Assessment Committee) where the initial decision cannot be amended to the satisfaction of the worker or the employer by the previous level. The Review Committee and Rehabilitation Committee may conduct further investigations into the claim, and have the authority to confirm or rescind previous decisions.

At the final level of appeal, the appellant may request either a Board Review and/or a Board Hearing. Prior to reaching a decision the Board of Commissioners may request additional field investigation, conduct its own investigation, or may refer the matter to an appropriate independent medical specialist or to a Medical Review Panel.

APPEAL STATISTICS:

A. REVIEW COMMITTEE/REHABILITATION COMMITTEE

The Review Committee's statistics cover the period January 1, 1987 to December 31, 1987, and show a comparison to the previous year.

Breakdown:

	1987	1986
Previous Decision Rescinded or Amended	204	145
Previous Decision Confirmed	355	310
Claims Referred to Medical Review or Neurosis Panels	19	8
Claims Referred to Board of Commissioners	189	133
TOTAL	767	596

Of the appeals handled in 1987, approximately 36% were initiated by claimants, 33% by Workers Advisors, 21% by other representatives, 4% by Employers. Six percent were rescinded through discussion with department management and therefore did not require a decision by Review Committee.

B. ASSESSMENT COMMITTEE

The Assessment Committee's statistics cover the period January 1, 1987 to December 31, 1987.

Breakdown:

	Approval*	Rejection	Total
Reinstatement of Coverages	33	0	33
Penalties	33	27	60
Industry Classification	58	36	94
Employee Status	29	40	69
Individual Liability	41	3	44
Referred to Board of Commissioners			13
TOTAL			313

* This indicates any change to an original decision.

C. BOARD OF COMMISSIONERS

	Hearings	Reviews	Total
Cases Carried Over from 1986	15	13	28
Cases Submitted in 1987	121	127	248
Cases Carried Forward to 1988	(4)	(22)	(26)
Decisions Made in 1987	132	118	250

	1987		1986	
Board Hearings	132		103	
Board Reviews	118	250	91	194
Accepted	70		59	
Rejected	105		89	
Partial Acceptance	6		6	
Claims Referred to Medical Review Panel	22		13	
Claims Referred to Neurosis Panel	4		1	
Claims Referred for Additional Information	43		26	
TOTAL		250		194

FILE ACCESS

In July, 1983, Bill 88 regarding access to medical information on a worker's file was approved. This legislative amendment ensures that all reports made by private practitioners after September 15, 1983, will be available to the injured worker. Any practitioner report made prior to that date requires a release application as allowed for under Section 52.3(3) of the Workers Compensation Act.

For the purposes of an appeal, injured workers may obtain a photocopy of any report or notation on their file made by any staff member of the Workers Compensation Board.

An employer requiring file documentation for an appeal may obtain a photocopy of general correspondence, payments information, and notations made by staff of the Workers Compensation Board. Copies of private practitioner reports are not available.

For the period January 1, 1987 to December 31, 1987 there were 1,291 files copied for information. Workers made 294 requests, employers initiated 120 requests, and other representative requests totalled 399. It should be noted that the number of files copied does not correlate with the total worker, employer, and representative requests, as one request often pertained to more than one actual file.

There were 62 requests from injured workers where the access procedure was required. Of these, the Medical Access Committee approved the release of medical information from 138 practitioners involving 537 reports. There were no requests rejected.

SATELLITE FACILITY

The Board's Satellite Facility, located at 175 Hargrave Street, is utilized for Board Hearings, Medical Review and Neurosis Panels, Silicosis Boards and a variety of meetings.

The statistical breakdown related to use during 1987 with a comparison to 1986 is as follows:

	1987	**1986**
Board Hearings	121	100
Medical Review Panels	27	21
Neurosis Panels	3	2
Meetings*	47	55
Silicosis Boards	0	0

* Includes Medical Access Committee meetings.

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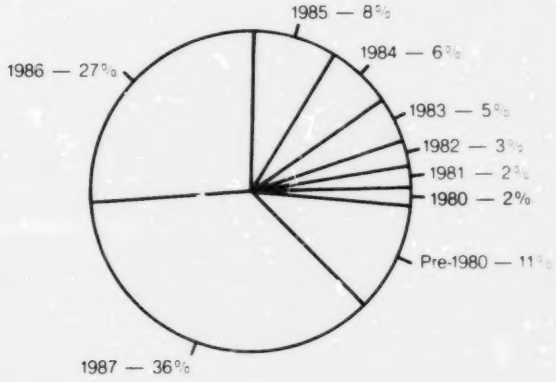
FINANCIAL OVERVIEW

In 1987, the operations of the Class G employers' fund resulted in a deficit of $11,317,875, a decrease from the budgeted deficit of $16,193,675. The accumulated unfunded liability for Class G employers has increased to $95,593,134 as at December 31, 1987. Details of additions and deductions to the fund are outlined in Exhibit 3 on Page 22.

The accuracy of the reserves for the future cost of existing claims chargeable to Class G employers, the Equalization Fund, the Second Injury Fund and the Rehabilitation Fund has been established based upon an actuarial review completed in February, 1988. Other significant financial particulars for 1987 are as follows:

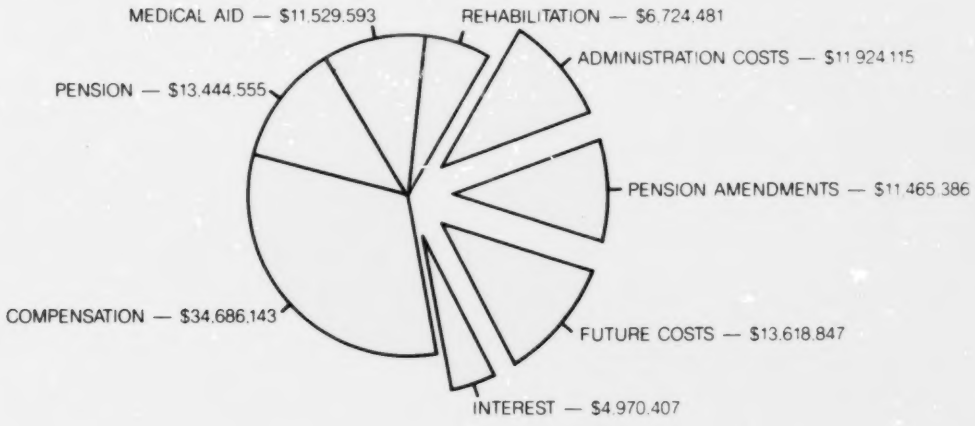
1. The cash position of the Board improved from 1986 by $6,577,941 and details of this change are contained in Exhibit 2 on Page 21.
2. The total value of assessable payrolls for Class G employers increased by 6%. This growth, along with a general rate increase which averaged 20%, caused Class G assessment revenue to increase by $22,288,524.
3. Benefits paid to claimants increased by 9% to $88,099,068.
4. Pension amendments were enacted July 1, 1987. The capitalized cost of the amendment was $13,099,881. The total amortization cost for 1987 was $13,792,936 — an increase of 19% over 1986.
5. Total Administration expenses and other charges increased by 6%. A comparison to 1986 is shown in Exhibit 5 on Page 24.

1987 EXPENDITURES — BY YEAR OF ACCIDENT

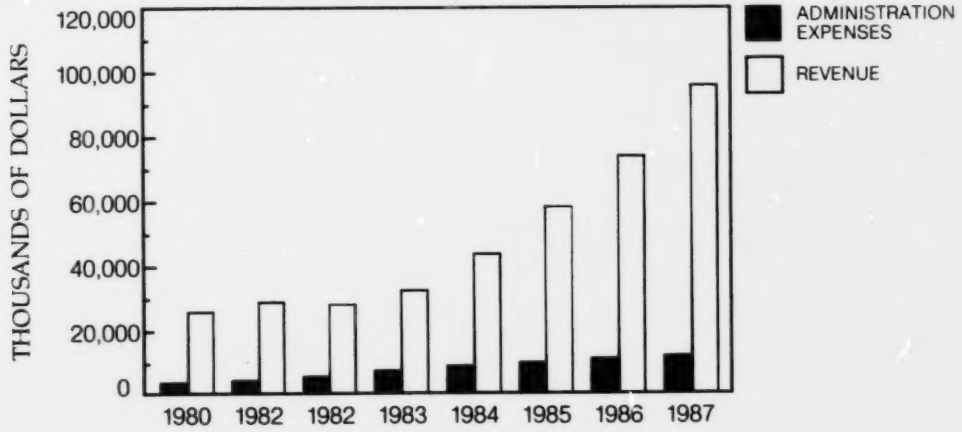


64% of expenditures in 1987 covered injuries occurring prior to 1987

1987 EXPENDITURES — CLASS "G"



ADMINISTRATION EXPENSES AND REVENUES — 1980–1987



WILLIAM M.
MERCER
LIMITED

800-One Lombard Place
Winnipeg, Manitoba R3B 0X3
[redacted]
(204) 947-0055

March 15, 1988

Chairperson
Workers' Compensation Board
333 Maryland St.
Winnipeg, Manitoba

Dear Sir:

We hereby enclose our report on the calculation of the future cost of existing claims as at December 31, 1987. Our report reveals that the total required reserve against future costs after December 31, 1987 on claims reported and paid prior to December 31, 1987 is $134,462,512.

The report reveals that the average reserve per dollar of claims paid in 1987 has remained fairly consistent for Medical, Compensation and Rehabilitation with the results we calculated in 1985. The average reserve factor for Pension Awards has deteriorated by about 14% from 1985.

In my opinion this calculation represents a best estimate of the provision which should be made, in total, for all Class G employers. The calculation of this provision has been done on the basis that it is being funded and interest earnings will accrue to the fund. To the extent that the reserve is less than fully funded there will be an interest loss on an annual basis. In addition, this reserve does not provide for claims which have been incurred but which have not yet been reported.

I trust that this is satisfactory.

Respectfully submitted,
WILLIAM M. MERCER LIMITED

J. A. Giesinger, F.S.A., F.C.I.A.
Associate

JAG/ad

KPMG Peat Marwick

Chartered Accountants

1200-447 Portage Avenue
Winnipeg, Manitoba R3B 3H5

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AUDITORS' REPORT

To The Workers Compensation Board of Manitoba:

We have examined the balance sheet (being Exhibit 1) of The Workers Compensation Board of Manitoba as at December 31, 1987 and the accompanying financial statements (being Exhibits 2 to 5) for the year then ended. Our examination was made in accordance with generally accepted auditing standards, and accordingly included such tests and other procedures as we considered necessary in the circumstances.

In our opinion, these financial statements present fairly the financial position of the Board as at December 31, 1987 and the results of its operations and the changes in its financial position for the year then ended in accordance with the accounting principles set out in Note 1 to the financial statements applied on a basis consistent with that of the preceding year.

Peat Marwick

Winnipeg, Canada
March 2, 1988

Chartered Accountants

Member Firm of
Klynveld Peat Marwick Goerdeler

EXHIBIT 1

BALANCE SHEET

AS AT DECEMBER 31, 1987

(with comparative figures for 1986)

ASSETS	1987	1986
Receivables (Note 2)	$ 1,377,695	$ 1,097,095
Investment in securities as authorized by The Trustee Act, Manitoba (Note 3)	159,836,082	141,930,133
Deposits with the Minister of Finance	40,252,588	31,705,181
Accrued interest on investments	3,511,855	3,010,950
Deferred cost of pension increases (Note 4)	30,918,949	28,565,181
Fixed assets (Note 5)	1,046,160	1,330,414
TOTAL	$236,943,329	$207,638,954
LIABILITIES AND RESERVES		
Bank	$ 2,984,744	$ 1,015,278
Self-Assurer Funds, Exhibit 4	(438,531)	1,223,616
Accounts payable	961,994	230,832
	3,508,207	2,469,726
Reserves, Exhibit 3		
Pension Fund	194,565,743	171,786,186
Future cost of existing claims	110,574,061	90,758,411
Equalization Fund	264,085	761,002
Second Injury Fund	10,549,025	11,660,365
Rehabilitation Fund	13,075,342	14,478,523
	329,028,256	289,444,487
Class G Employers' Funds, Exhibit 3	(95,593,134)	(84,275,259)
TOTAL	$236,943,329	$207,638,954

Approved on behalf of the Board

Chairperson

Commissioner

Commissioner

The accompanying notes are an integral part of these financial statements.

EXHIBIT 2

STATEMENT OF CHANGES IN FINANCIAL POSITION

FOR THE YEAR ENDED DECEMBER 31, 1987

(with comparative figures for 1986)

	1987	1986
OPERATING ACTIVITIES:		
Net change in class funds and reserves	$26,603,747	$ 12,436
Add (deduct):		
Items not affecting cash:		
Depreciation	284,254	419,108
Amortization of discount	(213,811)	(199,732)
Loss on disposal of investments		344,274
	26,674,190	576,086
Net change in non-cash balances relating to operations:		
Receivables	(280,600)	(598,146)
Deferred cost of pension increases	10,746,113	7,781,077
Increases in legislated pension awards	(13,099,881)	
Accounts payable	731,162	(26,505)
Cash provided by operations	24,770,984	7,732,512
INVESTMENT ACTIVITIES:		
Proceeds on sale or maturity of investments	3,965,768	8,599,298
Purchase of investments	(21,657,906)	(5,328,350)
Change in accrued interest on investments	(500,905)	97,028
Cash (applied to) provided by investment activities	(18,193,043)	3,367,976
Additions to fixed assets		(37,139)
Increase in cash during the year	6,577,941	11,063,349
Cash and cash equivalents, beginning of year	30,689,903	19,626,554
Cash and cash equivalents, end of year	$37,267,844	$30,689,903
Cash and cash equivalents are comprised of:		
Deposits with the Minister of Finance	$40,252,588	$31,705,181
Bank overdraft	(2,984,744)	(1,015,278)
	$37,267,844	$30,689,903

The accompanying notes are an integral part of these financial statements.

EXHIBIT 3

STATEMENT OF INCOME AND EXPENDITURES AND CHANGES IN RESERVE AND FUND BALANCES

FOR THE YEAR ENDED DECEMBER 31, 1987

(with comparative figures for 1986)

	Pension Fund	Future Cost of Existing Claims	Equalization Fund	Second Injury Fund	Rehabilitation Fund	Self-Assurer Funds (Exhibit 4)	Class G Funds	Total 1987	Total 1986
Balance, beginning of year (Note 8)	$171,786,186	$ 90,758,411	$ 761,002	$ 11,660,365	$ 14,478,523	$ 1,223,616	$ (84,275,259)	$206,392,844	$206,380,408
ADDITIONS:									
Assessments						10,131,867	97,045,652	107,177,519	84,529,554
Interest income	15,754,786	10,276,892	53,537	706,152	78,663	8,462	(4,970,407)	21,908,085	20,855,840
Other						12,949		12,949	14,743
Pension awards	17,137,686							17,137,686	18,055,072
Increase in pension awards provided under legislative change	13,099,881							13,099,881	
Accrual for future costs as per actuarial review		9,538,758	(336,045)	2,438,893	1,977,241		(13,618,847)		
	45,992,353	19,815,650	(282,508)	3,145,045	2,055,904	10,153,278	78,456,398	159,336,120	123,455,209
DEDUCTIONS:									
Compensation			123,853	914,448		3,331,214	34,686,143	39,055,658	35,130,130
Medical aid			90,374	276,461		1,596,576	11,529,593	13,493,004	11,864,004
Rehabilitation			182	1,221,138	3,459,085	932,724	5,724,481	12,337,610	10,568,406
Pensions	23,212,796							23,212,796	23,290,378
TOTAL BENEFITS PAID	23,212,796		214,409	2,412,047	3,459,085	5,860,514	52,940,217	88,099,068	80,852,918
Pension awards				1,844,338		1,848,793	13,444,555	17,137,686	18,055,072
Amortization of pension increases									
Principal						1,975,889	8,770,224	10,746,113	7,781,077
Interest						351,661	2,695,162	3,046,823	3,820,041
Administration expenses and other charges, Exhibit 5						1,778,568	11,924,115	13,702,683	12,933,665
	23,212,796		214,409	4,256,385	3,459,085	11,815,425	89,774,273	132,732,373	123,442,773
Net change for the period	22,779,557	19,815,650	(496,917)	(1,111,340)	(1,403,181)	(1,662,147)	(11,317,875)	26,603,747	12,436
Balance, end of year	$194,565,743	$110,574,061	$264,085	$ 10,549,025	$ 13,075,342	$ (438,531)	$ (95,593,134)	$232,996,591	$206,392,844

The accompanying notes are an integral part of these financial statements.

EXHIBIT 4

STATEMENT OF SELF-ASSURER CLASS FUND OPERATIONS

FOR THE YEAR ENDED DECEMBER 31, 1987

(with comparative figures for 1986)

	Class "A"	Class "C"	Class "D"	Class "E"	Total Self-Assurer 1987	Total Self-Assurer 1986
Balance, beginning of year	$ 195,160	$ 285,457	$ 666,563	$ 76,436	[illegible]	$1,134,622
ADDITIONS:						
Assessments	1,589,603	2,334,665	3,614,644	2,592,955	[illegible]	9,772,426
Interest income	3,107	98	8,916	(3,659)	[illegible]	(16,485)
Other			3,282	9,667	[illegible]	14,556
Allocation of pension surplus						1,881,768
	1,592,710	2,334,763	3,626,842	2,598,963	[illegible]	11,652,265
DEDUCTIONS:						
Compensation	541,928	1,419,557	961,798	407,931	[illegible]	2,446,810
Medical aid	160,305	323,813	596,774	515,684	[illegible]	1,528,070
Rehabilitation	196,450	136,359	352,130	247,785	[illegible]	751,215
TOTAL BENEFITS PAID	898,683	1,879,729	1,910,702	1,171,400	[illegible]	4,726,095
Pension awards	110,704	264,665	955,434	517,990	[illegible]	3,761,209
Amortization of pension increases						
Principal	539,004	240,215	823,195	373,475	[illegible]	907,574
Interest	81,557	42,721	133,632	93,751	[illegible]	446,955
Administration expenses and other charges	168,349	361,065	600,371	648,783	[illegible]	1,721,438
	1,798,297	2,788,395	4,423,334	2,805,399	[illegible]	11,563,271
Net change for the period	(205,587)	(453,632)	(796,492)	(206,436)	[illegible]	88,994
Balance, end of year	$ (10,427)	$ (168,175)	$ (129,929)	$ (130,000)	[illegible]	$1,223,616

The accompanying notes are an integral part of these financial statements.

EXHIBIT 5

ADMINISTRATION EXPENSES AND OTHER CHARGES

FOR THE YEAR ENDED DECEMBER 31, 1987

(with comparative figures for 1986)

	1987	1986
ADMINISTRATION EXPENSES		
Staff and service costs	$ 8,721,659	$ 7,906,131
Data Processing	1,059,275	1,381,369
Supplies and services	511,339	741,174
Communications	576,311	539,488
Building operations	476,454	445,038
Legislative Review Committee	174,007	317,470
Implementation Team	76,937	
Depreciation	188,754	188,755
Professional Fees	153,595	58,240
Grants	20,000	1,000
Other	18,300	
TOTAL ADMINISTRATION EXPENSES	11,976,631	11,578,665
OTHER CHARGES (Note 6)		
Charges under The Workplace Safety and Health Act	2,322,408	1,793,189
Expenses of Worker Advisors under Section 91(3) of The Workers Compensation Act	265,232	377,969
TOTAL OTHER CHARGES	2,587,640	2,171,158
LESS RECOVERIES FROM:		
The Government of Canada for administering its employees' compensation program	710,347	694,714
The Government of The Province of Manitoba for administering The Criminal Injuries Compensation Act	151,241	121,444
TOTAL RECOVERIES	861,588	816,158
TOTAL CHARGED TO CLASSES	$13,702,683	$12,933,665

The accompanying notes are an integral part of these financial statements.

NOTES TO FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 1987

1. SIGNIFICANT ACCOUNTING POLICIES

a) BASIS OF ACCOUNTING
The financial statements have been prepared using the accrual method of accounting except for Self-Assured Class benefit payments and their related reimbursements which are accounted for on a cash basis.

b) INVESTMENTS
Investments are recorded at cost at the time of acquisition. Discounts or premiums are amortized on a straight-line basis over the term of the investment.

Investment income is allocated to class funds, the pension fund and other reserve funds in accordance with the average monthly balance in each fund.

The market value of the investments is not disclosed since it is the general policy of the Board to normally hold investments until maturity.

c) FIXED ASSETS
Fixed assets are stated at cost less accumulated depreciation. The building is depreciated over 30 years as provided under section 78(15) of The Workers Compensation Act. All other assets are depreciated on a straight-line basis over their useful life.

Building Renovations	10 years
Automobiles	5 years
Furniture and Fixtures	5 years
Leasehold Improvements	5 years
Computer System Development	3 years

d) LEGISLATED PENSION AMENDMENTS
Amendments to The Workers Compensation Act have provided for increases in pension benefits with the cost of these increased benefits to be recovered from the general body of employers and self-assured over a seven year period from the effective date of the amendment. The interest rates associated with the amendments are established at the time the amendments become effective and currently range from 9% to 10.75%.

e) RESERVES

(i) THE PENSION FUND
Capitalized values of pensions awarded are credited to the Pension Fund Reserve, which is then charged with pensions paid. An actuarial review of the Pension Fund was completed as at December 31, 1985 which confirmed the adequacy of the Reserve. The present capitalized values are based upon an update of the factors utilized in the December 31, 1985 review indicating a surplus of $5,134,231 existed as at December 31, 1987. The next actuarial review will be completed as at December 31, 1988.

In calculating the present value of the pension fund reserve no provision is made for potential future legislative amendments to The Workers Compensation Act which would provide increases in future pension benefits. As described above under the Legislated Pension Amendments section, the cost of legislative pension amendments is deferred in the year awarded and recovered from the general body of employers and self-assurers over a seven year period from the effective date of the amendment.

(ii) FUTURE COST OF EXISTING CLAIMS
This fund is established to meet the estimated amount required to pay future compensation, medical aid and pensions of claims reported and paid in 1987 and earlier. The fund also contains a provision to pay future rehabilitation costs of claims reported and paid in 1983 and succeeding years.

(iii) EQUALIZATION FUND
Established to meet the estimated future costs arising from an extraordinary circumstance.

(iv) SECOND INJURY FUND
Established to meet the estimated future costs of claims for workers suffering enhanced disabilities due to pre-existing conditions or disabilities.

(v) REHABILITATION FUND
Established to meet the estimated future costs of vocational training and other rehabilitation measures and for temporary disability benefits for Rehabilitation claims having occurred prior to January 1, 1983.

(vi) CHANGES IN RESERVES FOR FUTURE COSTS, REHABILITATION, SECOND INJURY AND EQUALIZATION
An actuarial review of these reserves was completed in February, 1988, and based upon the results of this review the balances in the reserves were adjusted as required.

f) ASSESSMENT REVENUE
At the beginning of each year, an assessment is levied on employers by applying their industry assessment rates to their estimated payrolls. During the year, assessment income is adjusted based on the ratio of actual to estimated payrolls for previous years prior to the current year.

g) SELF-ASSURERS
The Self-Assurers are assessed based upon the actual benefit payments made on their behalf. The benefit payments and assessment receipts of the Self-Assurers are recorded in their class funds on a cash basis.

h) EMPLOYEE PENSION PLAN
The Employee Pension Plan was last valued at January 1, 1987. An actuarial certificate issued that date showed the plan to be fully funded. The next review is planned during 1988.

An agreement between the Province of Manitoba and The Workers Compensation Board of Manitoba allowed certain employees to remain in the Civil Service Superannuation Fund instead of the Employee Pension Plan. In accordance with the provisions of the Manitoba Civil Superannuation Act, the Board contributes 50% of the pension disbursements made to these employees. Such payments are charged to income as incurred and a provision is not made in the accounts to fund current or past service obligations of the Board to the Civil Service Superannuation Fund. On the basis of the most recent actuarial report, the unfunded provision for the Board's past employees amounted to approximately $389,000 as at December 31, 1986.

2. RECEIVABLES
Receivables consist of the following accounts:

	1987	1986
Assessments billed and outstanding	$ 1,583,332	$ 1,422,666
Less: Allowance for doubtful accounts	610,000	525,000
Assessments receivable	973,332	897,666
Employee & sundry accounts receivable	369,441	179,361
Recoverable from The Government of Canada	34,922	20,068
	$ 1,377,695	$ 1,097,095

3. INVESTMENTS

Bonds and debentures issued by, or guaranteed by, the following:

	1987	1986
Province of Manitoba	$ 72,426,156	$ 72,037,049
Government of Canada	10,658,859	10,655,057
Corporations	21,447,831	11,637,648
Hospitals	7,564,142	7,986,343
Municipal Corporations	6,316,073	4,345,737
Province of Ontario	5,210,231	3,314,210
Province of Quebec	1,298,193	1,295,792
Province of Saskatchewan	167,456	161,560
Province of Newfoundland	50,000	150,000
Province of Alberta	983,594	
	126,122,535	111,583,396
Mortgages, National Housing Act (Canada)	33,713,547	30,346,737
	$159,836,082	$141,930,133

4. LEGISLATED PENSION AMENDMENTS

Details of the cost of these amendments are as follows:

	1987 AMENDMENTS	1985 AND EARLIER AMENDMENTS	1987 TOTAL	1986 TOTAL
Cost of benefits increases	$ 13,099,881	$ 82,111,022	$ 95,210,903	$ 82,111,022
Less: Charged to special funds		964,590	964,590	964,590
Balance chargeable to class funds	13,099,881	81,146,432	94,246,313	81,146,432
Recoveries, 1979 to 1986 inclusive		52,581,251	52,581,251	52,581,251
	13,099,881	28,565,181	41,665,062	28,565,181
Recoveries, 1987	3,001,175	7,744,938	10,746,113	
Balance, December 31	$ 10,098,706	$ 20,820,243	$ 30,918,949	$ 28,565,181

5. FIXED ASSETS

Fixed assets are comprised of the following items:

	COST	ACCUMULATED DEPRECIATION	NET BOOK VALUE DECEMBER 31 1987	NET BOOK VALUE DECEMBER 31 1986
Building & Additions	$ 1,572,298	$ 758,256	$ 814,042	$ 851,090
Building Renovations	229,168	91,670	137,498	160,415
Automobiles	38,372	38,372		7,674
Furniture & Fixtures	361,685	289,348	72,337	144,673
Computer System Development	821,103	821,103		136,851
Leasehold Improvements	37,139	14,856	22,283	29,711
	$ 3,059,765	$ 2,013,605	$ 1,046,160	$ 1,330,414

6. OTHER CHARGES

Under the provisions of The Workplace Safety and Health Act, the Province may pay the expenses incurred in the administration of that Act out of the Consolidated Fund and may recover such portion as may be determined from the class funds under The Workers Compensation Act. For 1987 the amount charged to operations under this provision was $2,322,408 (1986 — $1,793,189).

Also, under the provisions of Section 91 (3) of The Workers Compensation Act, the Province may pay the costs incurred in respect to Worker Advisors and may recover them from class funds. For 1987, the amount charged to operations under this provision was $265,232 (1986 — $377,969).

7. LEGISLATIVE REVIEW COMMITTEE

Government had appointed a committee under Section 100 of The Workers Compensation Act to review the compensation system in Manitoba. The committee's report and recommendations were published in 1987. The Government has appointed an Implementation Team who are studying the effects of the recommendations. It is possible that certain recommendations, if implemented by the Government, will have an effect on the future financial position of the Board and on its future operations.

8. COMPARATIVE FIGURES

At December 31, 1986 the estimated future costs of rehabilitation benefits chargeable to Class G employers was provided for in aggregate in the Future Cost of Existing Claims Fund. At December 31, 1987 the estimated future costs of these rehabilitation benefits are provided for in the individual Reserves which will be charged with these future costs. For comparative purposes, the December 31, 1986 Reserve balances have been reclassified as follows:

	As Previously Reported	Reclassification	As Reclassified
Future Cost of Existing Claims Fund	$108,617,554	($17,859,143)	$ 90,758,411
Second Injury Fund	7,528,217	4,132,148	11,660,365
Equalization Fund	612,530	148,472	761,002
Rehabilitation Fund	900,000	13,578,523	14,478,523
	$117,658,301		$117,658,301

Certain other prior year comparative figures have also been reclassified to conform with the current year's presentation.

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INTRODUCTION TO STATISTICAL SECTION

The Tables and Figures presented in this section are designed to further clarify the statistics. They are a general representation based on information available at time of publication.

TABLE I records accidents reported in 1987 by Class compared to 1986 totals. 1987 recorded an overall decrease in the number of accidents and fatalities reported.

FIGURE 1 indicates a percentage breakdown of accidents reported by Class for Classes "A", "C", "D", "E", "G", and Government of Canada.

TABLE II details compensation accidents settled in 1987 by Class. Information regarding time loss claims is provided in greater detail. As well, a comparison of average days lost per accident in 1987 and 1986 has been provided.

FIGURE 2 details average days of disability for time loss cases (TTD benefits only) for 1980 – 1987.

TABLE III lists a breakdown of settled accidents under the General Body of Employers Class "G" by Rate Code order. The classification of industries listed by rate code in Table III is detailed in Table VII.

FIGURE 3 illustrates the bodily region of injuries involving time loss for claims settled in 1987, and the regions of injury noted are self explanatory.

FIGURE 4 displays the nature of injuries according to highest percentages of time loss claims.

FIGURE 5 presents a range of items which are shown to have been high frequency sources for time loss injuries. The items are stated by broad definition.

TABLE IV outlines information related to fatality claims processed in 1987. This includes fatalities reported during 1987, claims of this type adjudicated during 1987, and the disposition of accepted claims.

FIGURE 6 provides an illustration of the major types of accidents reported in 1987 which resulted in time loss.

FIGURE 7 illustrates the ages of claimants in time loss accidents reported in 1987.

FIGURE 8 documents sex of claimants in time loss accidents reported in 1987.

FIGURE 9 graphically illustrates the month of occurrence of accidents reported in 1987.

FIGURE 10 presents statistical information regarding sixty-five percent of time loss claims in 1987 related to the occupations shown.

TABLE V documents a historical overview of the number of compensable accidents settled and the number of accidents reported for the ten-year period 1977 – 1987. The major difference between reported and settled accidents are that reported accidents have no cost implications and consequently do not become shown as "settled".

FIGURE 11 illustrates claims benefits paid for the period 1980 – 1987 and includes rehabilitation, pensions, compensation benefits and Medical Aid payments.

TABLE VI is an analysis of claims benefits paid during the period 1977 to 1987. This specifies medical aid payments, compensation benefits, pension and rehabilitation payments.

FIGURE 12 graphically depicts the number of accidents settled by various rate groups and includes manufacturing, trade, construction, service industries, transportation, communication and storage, mines, quarries and oil wells.

TABLE VII defines the classification of industries set out under Section 60 of The Workers Compensation Act. The employers of industries not specified in Schedule I of the Act must make special application to the Workers Compensation Board to bring themselves or their operations within the coverage of the Act. This group is referred to as Group 9 — Voluntary (by application).

TABLE VIII records the payrolls reported in 1986. Payroll figures for 1987 are not available until mid-1988. Class "D" employers are shown separately with a cumulative total. The number of registered employers increased in 1987 over the same period in 1986.

TABLE IX documents assessment statistics related to Class "G" employers for the period 1977 to 1987. It specifies the number of registered employers and their assessable payrolls as well as the actual assessments.

TABLE X specifies the industries for which compensation coverage was approved in 1987. The types listed made voluntary application to The Workers Compensation Board.

FIGURE 13 illustrates the number of days between the date of accident and the date the Board received first notification of that accident.

FIGURE 14 displays the number of days between the date which the Board received notification of an accident and the date when the claim was adjudicated.

FIGURE 15 reflects the percentage of claims according to the days of compensation paid in time loss claims.

TABLE I

ACCIDENTS REPORTED* IN 1987 BY CLASS

CLASS	YEAR 1987	FATAL-ITIES	YEAR 1986	FATAL-ITIES
"A" Canadian Pacific Railway Co.	516	0	505	0
"C" Canadian National Railway Co.	1,065	2	934	2
"D" Province of Manitoba — Including Provincial Boards and Commissions	2,795	1	3,026	4
"E" City of Winnipeg	2,042	2	2,180	6
"G" General Body of Employers	45,080	42	45,420	49
Government of Canada	2,211	3	2,163	3
	53,709	50	54,228	64

*"Reported" Accidents means reported during 1987, whether occurring in 1987 or previous years.

FIGURE 1

PERCENTAGES FOR ACCIDENTS REPORTED BY CLASS

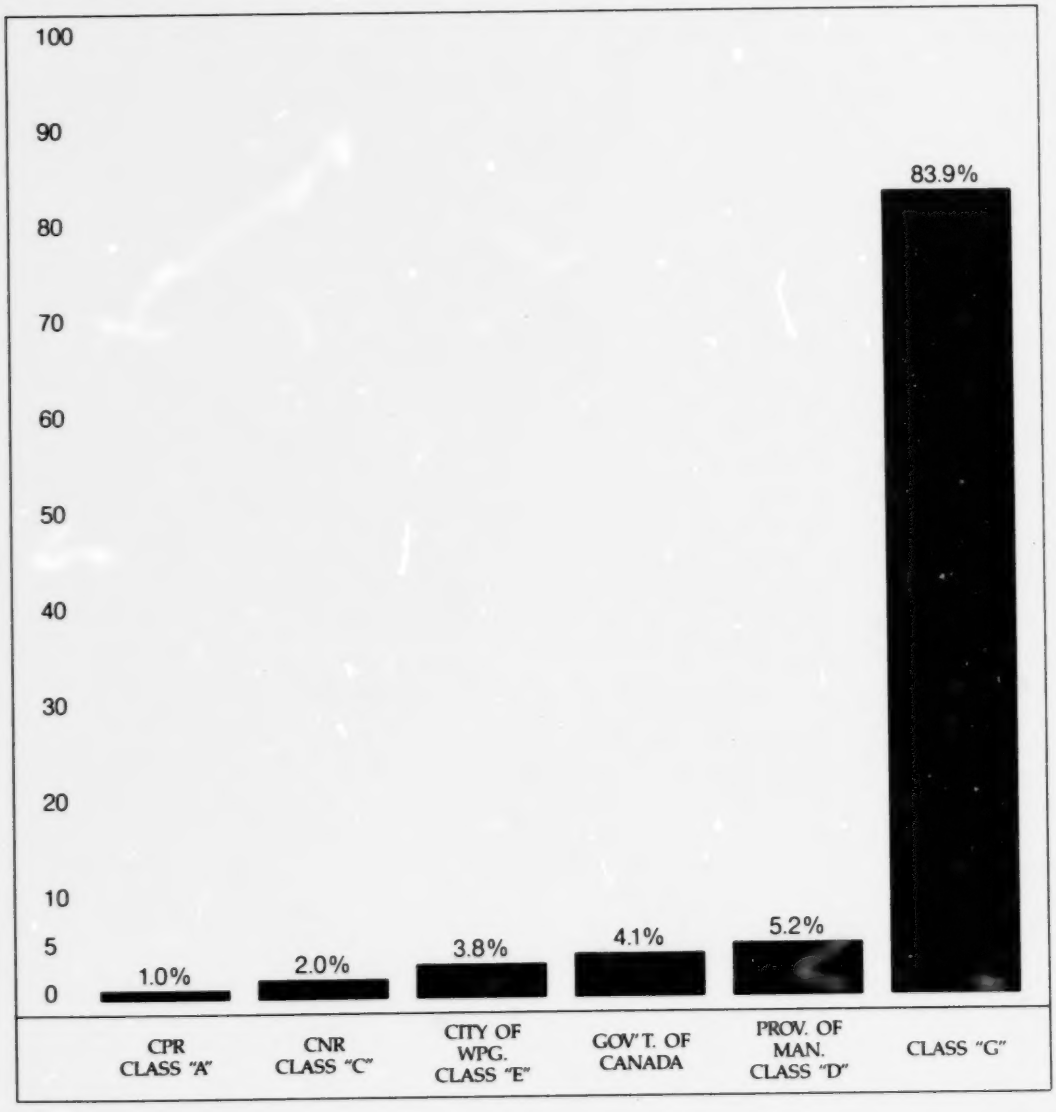


TABLE II

COMPENSABLE ACCIDENTS SETTLED* BY CLASS

	NO COST CLAIMS	MEDICAL AID CASES	TIME LOSS CASES							
			Number of Cases				Temporary Disability			
			Temporary Disability	Permanent Disability	Fatality	Total	Average Days Loss Per Accident 1986	Average Days Loss Per Accident 1987	Average Weekly Wage	Average Age
Under the Manitoba Act										
"A" Canadian Pacific Railway Co and subsidiaries (including CP AIR)	122	[illegible]	72	10	0	82	33.1	50.5	$506	36
"C" Canadian National Railway Co (including Air Canada)	201	[illegible]	338	17	1	356	30.5	31.5	568	36
"D" Province of Manitoba (including Provincial Boards and Commissions)	939	[illegible]	880	37	2	919	21.3	21.8	437	38
"E" City of Winnipeg	255	[illegible]	1,068	17	0	1,085	17.7	18.1	532	37
"G" General Body of Employers**	6,204	[illegible]	18,615	547	23	19,185	22.0	23.5	426	34
MANITOBA ACT TOTAL	7,721	[illegible]	20,973	628	26	21,627				
Under the Canada Act										
Government of Canada	337	[illegible]	1,097	26	1	1,124	23.2	26.0	540	39
GRAND TOTAL	8,058	[illegible]	22,070	654	27	22,751	21.9	23.5	$439	34

*"Settled" Accidents means those fully processed between January 1 and December 31, 1987, whether the accidents occurred in 1987 or prior years.

**For listing of divisions of Class "G" Employers see Table VII. For detailed listing of Class "G" Accidents Settled see Table III.

FIGURE 2

AVERAGE DAYS OF DISABILITY

TIME LOSS CASES — TEMPORARY TOTAL DISABILITY 1980 - 1987

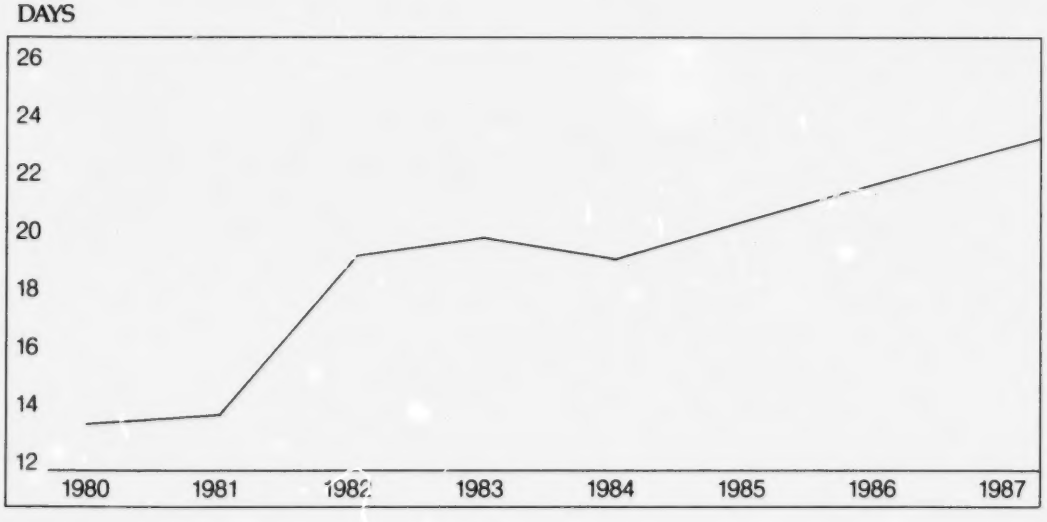


TABLE III

COMPENSABLE ACCIDENTS SETTLED BY CLASS*

GENERAL BODY OF EMPLOYERS — CLASS "G"
ACCIDENTS DETAILED

Group-Rate Code**	MEDICAL AID ONLY	TIME LOSS CASES						
		NUMBER OF CASES						
		Temporary Disability	Permanent Disability	Fatality	Total	Average Days Lost per Accident (Temporary Disability)	Average Weekly Wage	Average Age
GROUP 1 — FORESTRY								
101	27	80	0	—	80	36.3	$ 410	34
GROUP 2 — MINES, QUARRIES, AND OIL WELLS								
201	687	412	104	2	518	22.8	673	33
202	49	68	4	—	72	36.8	741	31
203	25	24	4	—	28	18.0	1,113	36
GROUP 3 — MANUFACTURING								
301	429	903	16	—	919	23.0	456	33
302	414	785	13	—	798	18.8	485	34
303	106	133	8	—	141	19.3	442	34
305	49	48	4	—	52	7.4	361	29
310	1,295	1,739	45	1	1,785	16.4	454	35
311	659	752	19	—	771	19.5	390	32
312	190	97	3	—	100	30.7	690	35
313	25	28	3	—	31	29.1	341	38
314	649	796	35	—	831	16.8	343	31
315	476	802	19	—	821	20.1	328	34
316	449	545	9	—	554	15.2	378	30
319	108	102	5	—	107	21.1	365	34
320	223	405	5	—	410	13.3	449	34
321	5	17	—	—	17	19.2	501	29
GROUP 4 — CONSTRUCTION								
401	1,060	1,447	47	1	1,495	27.6	484	32
402	435	428	3	—	431	46.0	549	32
404	83	146	2	—	148	26.8	460	31
405	13	14	—	—	14	13.5	682	39
406	43	47	1	—	48	17.3	690	39
407	155	186	5	3	194	46.3	555	33
408	181	273	9	—	282	37.4	560	34
409	183	131	5	—	136	81.1	946	38
GROUP 5 — TRANSPORTATION, COMMUNICATIONS AND STORAGE								
501	472	1,068	31	4	1,103	32.6	494	35
502	118	119	6	1	126	21.7	396	32
503	86	208	2	1	211	36.4	437	36
505	7	5	1	—	6	54.8	469	37

Class "G" Employers refers to all industries set out in Schedule 1 of The Workers Compensation Act.
*Specific rate codes only.
**For listing of Class "G" Employers by Group and Rate Code, see Table VII.

TABLE III Continued

COMPENSABLE ACCIDENTS SETTLED BY CLASS*
GENERAL BODY OF EMPLOYERS — CLASS "G"
ACCIDENTS DETAILED

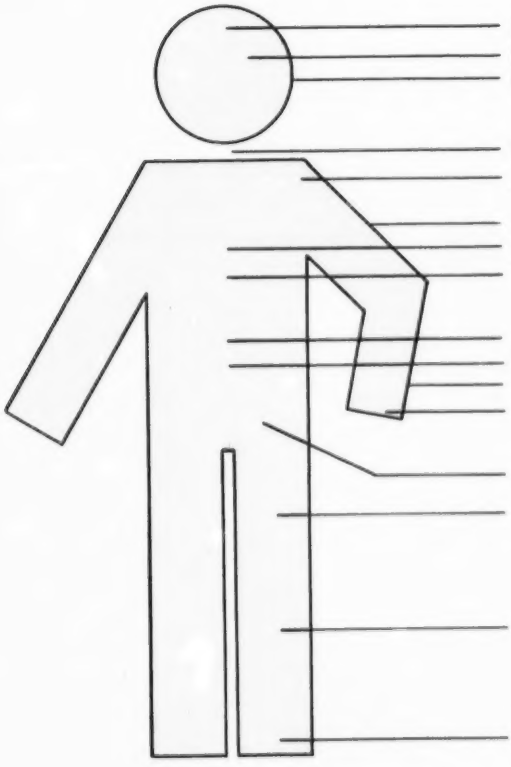
Group/Rate Code**	MEDICAL AID ONLY	TIME LOSS CASES — NUMBER OF CASES				Average Days Lost per Accident (Temporary Disability)	Average Weekly Wage	Average Age
		Temporary Disability	Permanent Disability	Fatality	Total			
GROUP 6 — TRADE								
601	929	1,229	20	—	1,249	23.2	331	32
602	73	59	2	—	61	20.5	265	30
603	405	576	5	1	582	21.7	412	31
604	851	638	11	2	651	16.9	396	32
605	145	127	5	—	132	13.3	416	35
607	130	136	2	—	138	21.2	307	30
609	86	96	6	—	102	49.1	477	34
GROUP 7 — SERVICE INDUSTRIES								
701	1,148	1,130	16	1	1,147	25.6	$ 219	30
702	1,301	1,621	23	1	1,645	19.1	377	38
703	7	10	—	—	10	6.8	320	30
704	6	2	—	—	2	22.0	403	27
705	50	56	2	—	58	23.7	214	32
706	31	67	2	—	69	29.2	215	38
710	4	4	—	—	4	62.0	160	31
712	—	2	—	—	2	170.5	217	30
713	6	—	—	—	—	—	—	—
GROUP 8 — PUBLIC ADMINISTRATION								
801	153	143	7	2	152	16.4	421	37
802	12	5	—	—	5	26.6	351	41
GROUP 9 — VOLUNTARY BY APPLICATION								
901	151	149	5	—	154	31.9	300	37
902	72	93	4	—	97	23.1	400	30
903	77	72	2	—	74	40.6	323	35
904	41	52	2	—	54	33.6	342	35
905	23	41	3	—	44	37.1	262	28
906	8	3	—	—	3	13.0	528	36
907	16	21	—	—	21	15.5	425	26
909	26	56	3	—	59	12.7	491	37
911	1	10	—	—	10	17.8	347	29
912	86	65	2	—	67	15.8	470	41
914	2	2	3	—	5	13.0	407	50
916	4	—	—	—	—	—	—	—
917	3	5	—	—	5	30.7	303	25
918	—	1	—	—	1	80.0	313	57
919	3	1	—	—	1	5.5	450	54
921	177	288	7	—	295	25.4	413	42
922	11	17	—	—	17	8.1	221	28

Class "G" Employers refers to all industries set out in Schedule 1 of The Workers Compensation Act.
*Specific rate codes only.
**For listing of Class "G" Employers by Group and Rate Code, see Table VII.

FIGURE 3

REGION OF THE BODY INJURED

ALL 1987 REPORTED ACCIDENTS



	PERCENT OF CLAIMS	NUMBER OF CLAIMS
Head	2.04	984
Eye(s)	8.83	4,261
Hearing	0.80	384
Neck	1.30	629
Shoulder	3.18	1,535
Upper Arm	0.19	91
Dorsal Spine	0.53	255
Thorax	1.96	945
Lower Spine	17.02	8,208
Abdomen	1.49	721
Lower Arm	7.52	3,625
Hand	24.64	11,884
Pelvis	0.34	166
Upper Leg	0.75	361
Lower Leg	9.48	4,572
Foot	5.38	2,597

Cardio/Respiratory	.48	231
Industrial Diseases	.66	319
Multiple Injuries	8.08	3,899
Miscellaneous	5.33	2,569

FIGURE 4

NATURE OF INJURIES ACCORDING TO HIGHEST PERCENTAGES

TIME LOSS CLAIMS ONLY

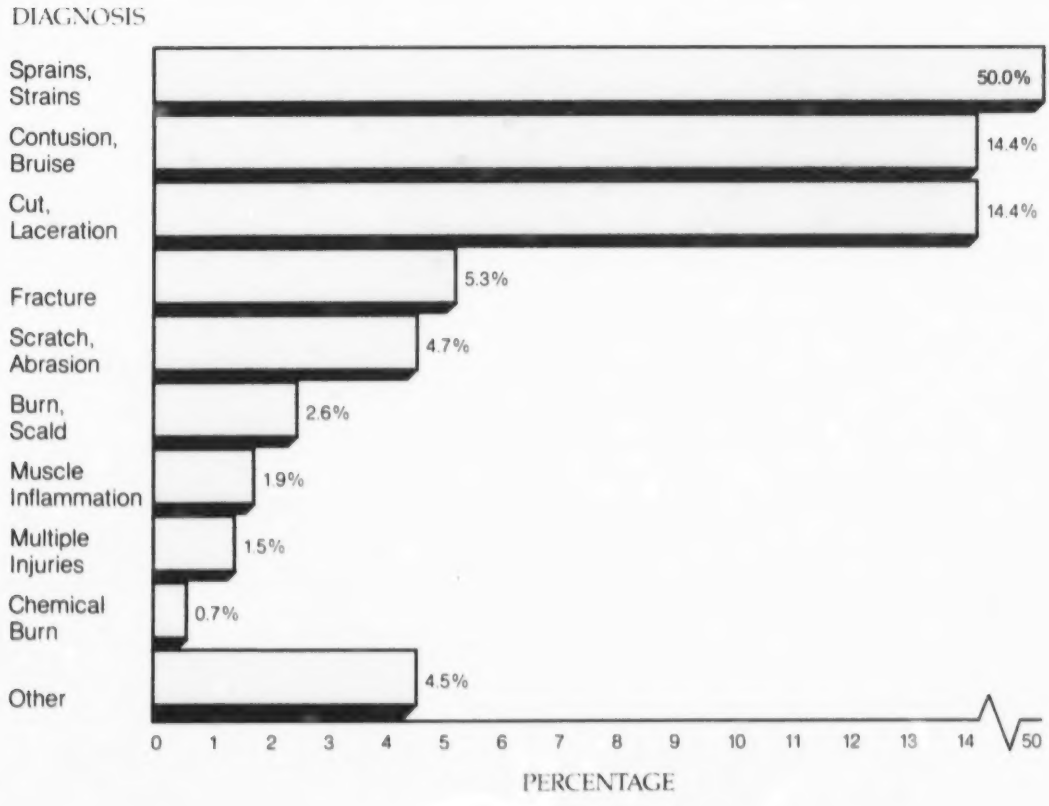


FIGURE 5

SOURCE OF INJURY — HIGHEST PERCENTAGES

TIME LOSS CLAIMS ONLY

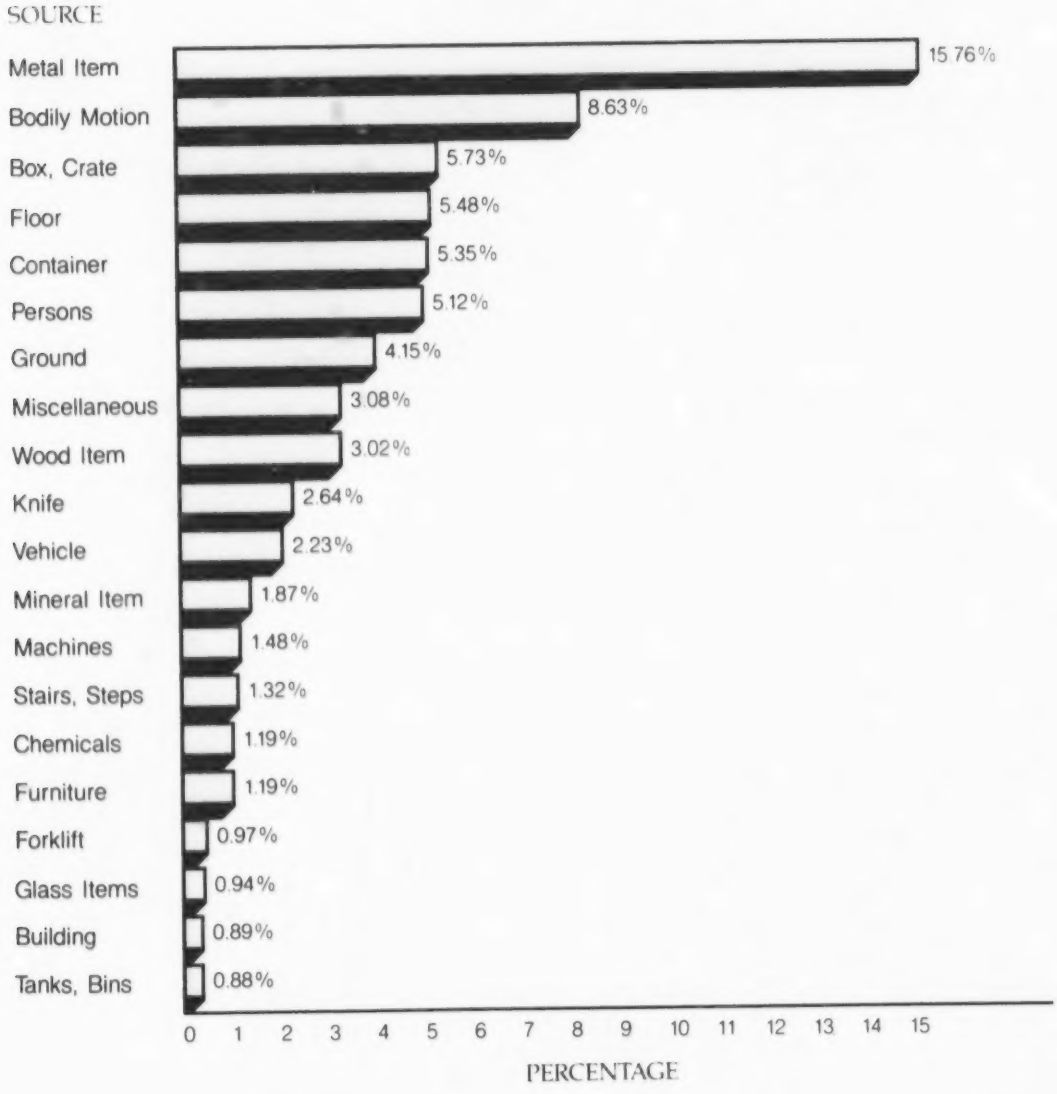


TABLE IV

FATALITY CASES PROCESSED IN 1987

FATALITIES REPORTED IN 1987	
New claims	37
Relating to Previously Recorded Accidents	13
FATALITY CLAIMS ADJUDICATED IN 1987*	
Fatalities not accepted as the Board's responsibility	35
Fatalities reported to the Board but processed by other Boards	3
Fatality claims accepted	27
DISPOSITION OF ACCEPTED CLAIMS	
Burial and medical costs only	8
Dependent pension established	19
Widows — 19	
Children — 25	

*Refers to claims adjudicated during 1987 and includes fatalities reported in previous years.

FIGURE 6

CAUSE OF ACCIDENT
TIME LOSS ACCIDENTS

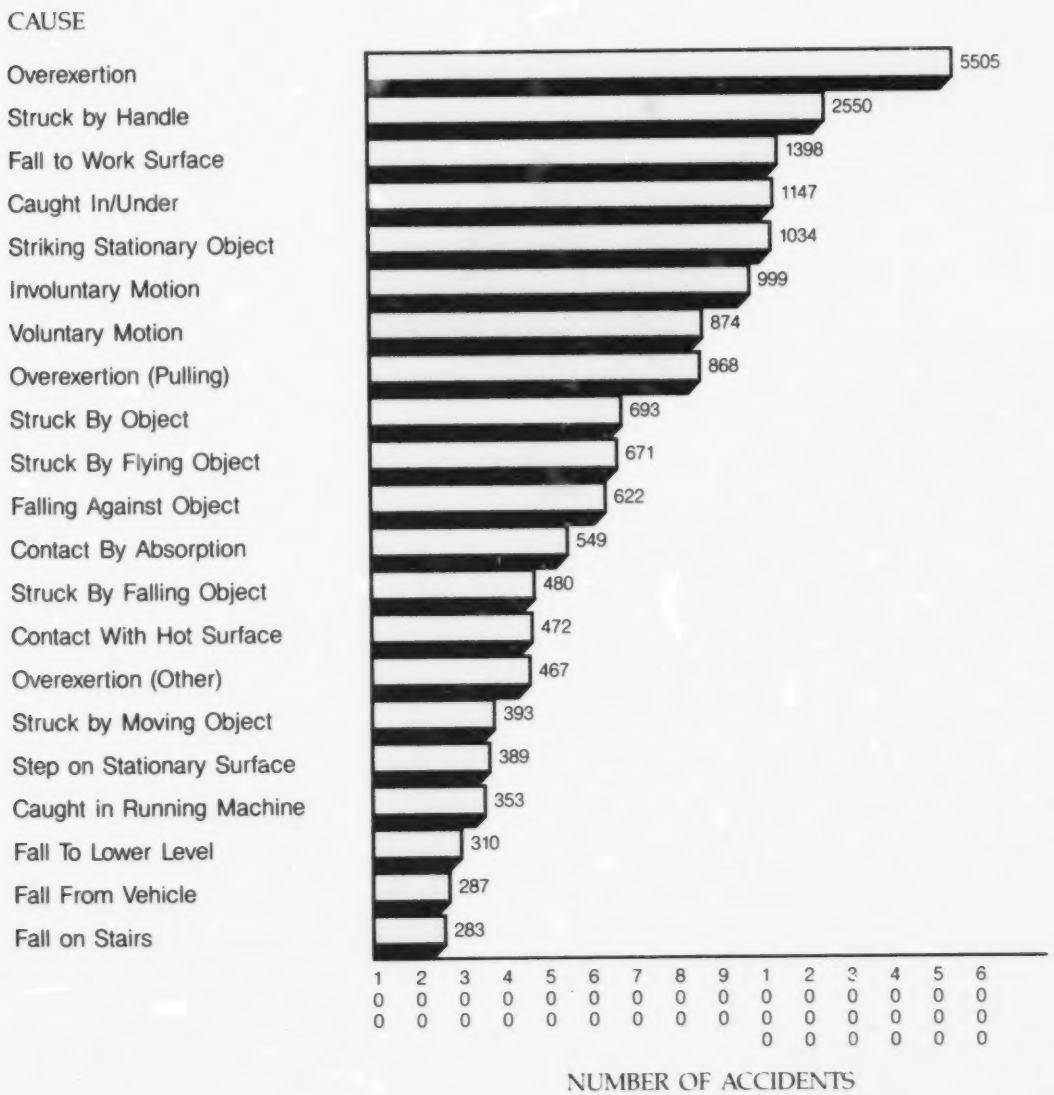


FIGURE 7

AGES OF CLAIMANTS
TIME LOSS ACCIDENTS

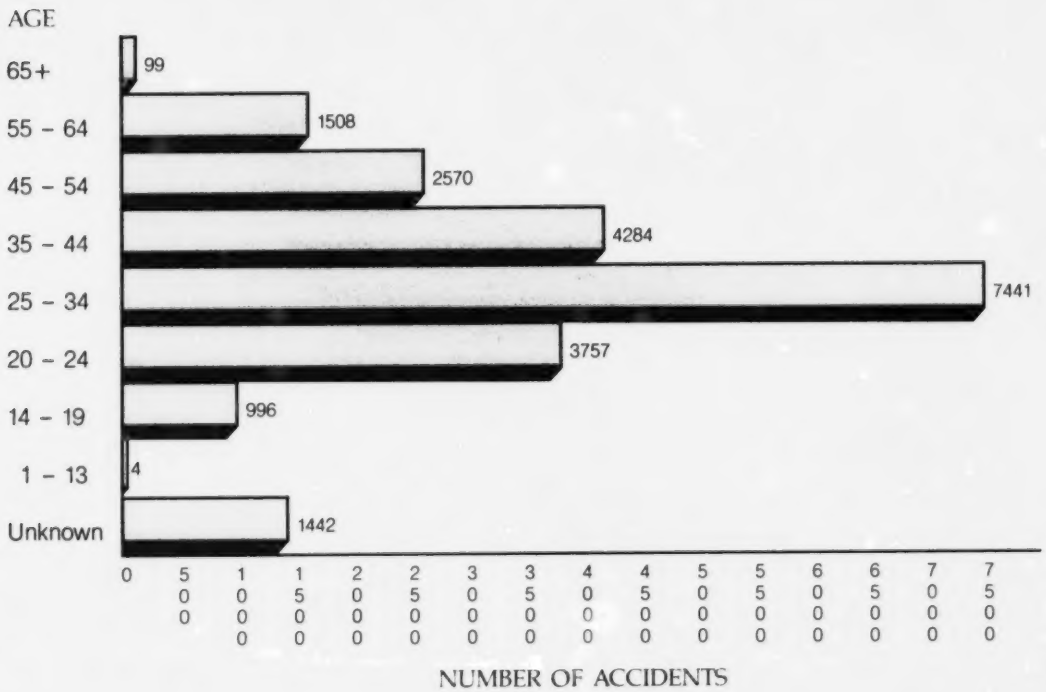


FIGURE 8

PERCENTAGE OF CLAIMANTS BY SEX
TIME LOSS ONLY

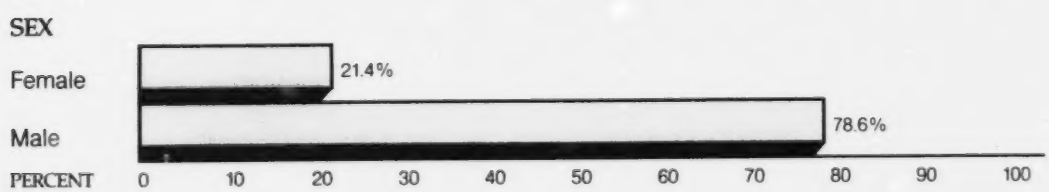


FIGURE 9

MONTH OF OCCURRENCE
ALL ACCIDENTS

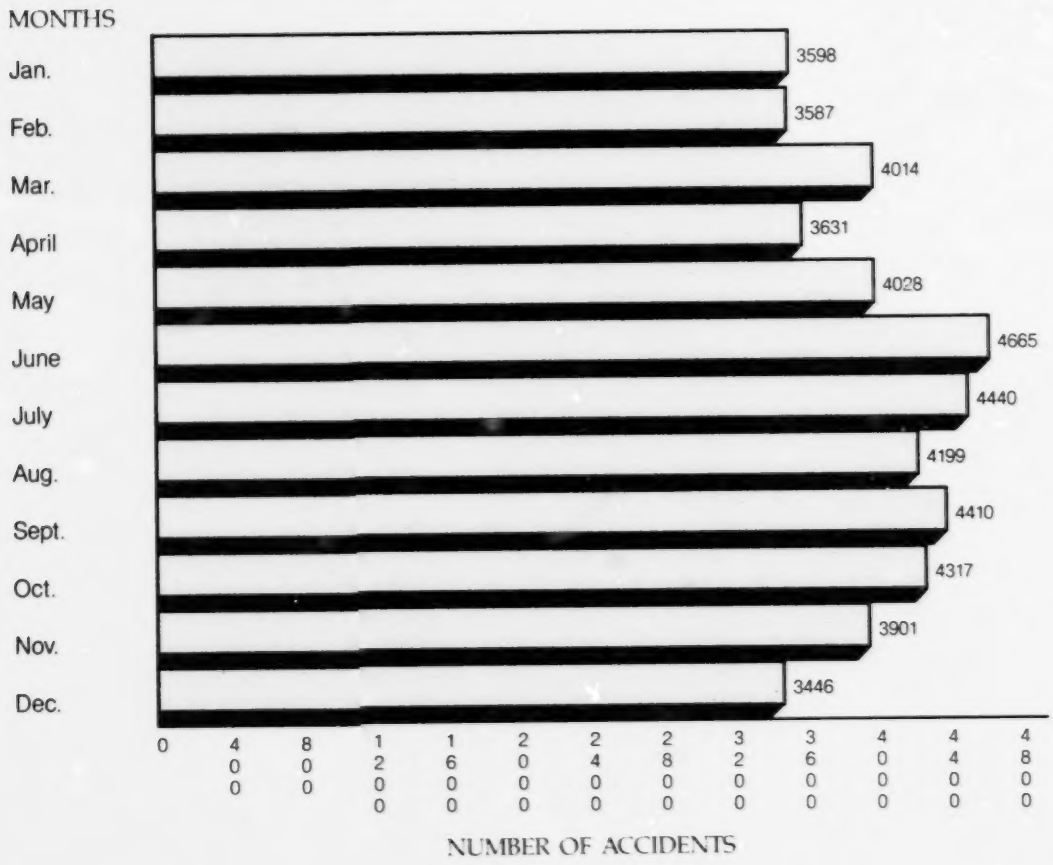
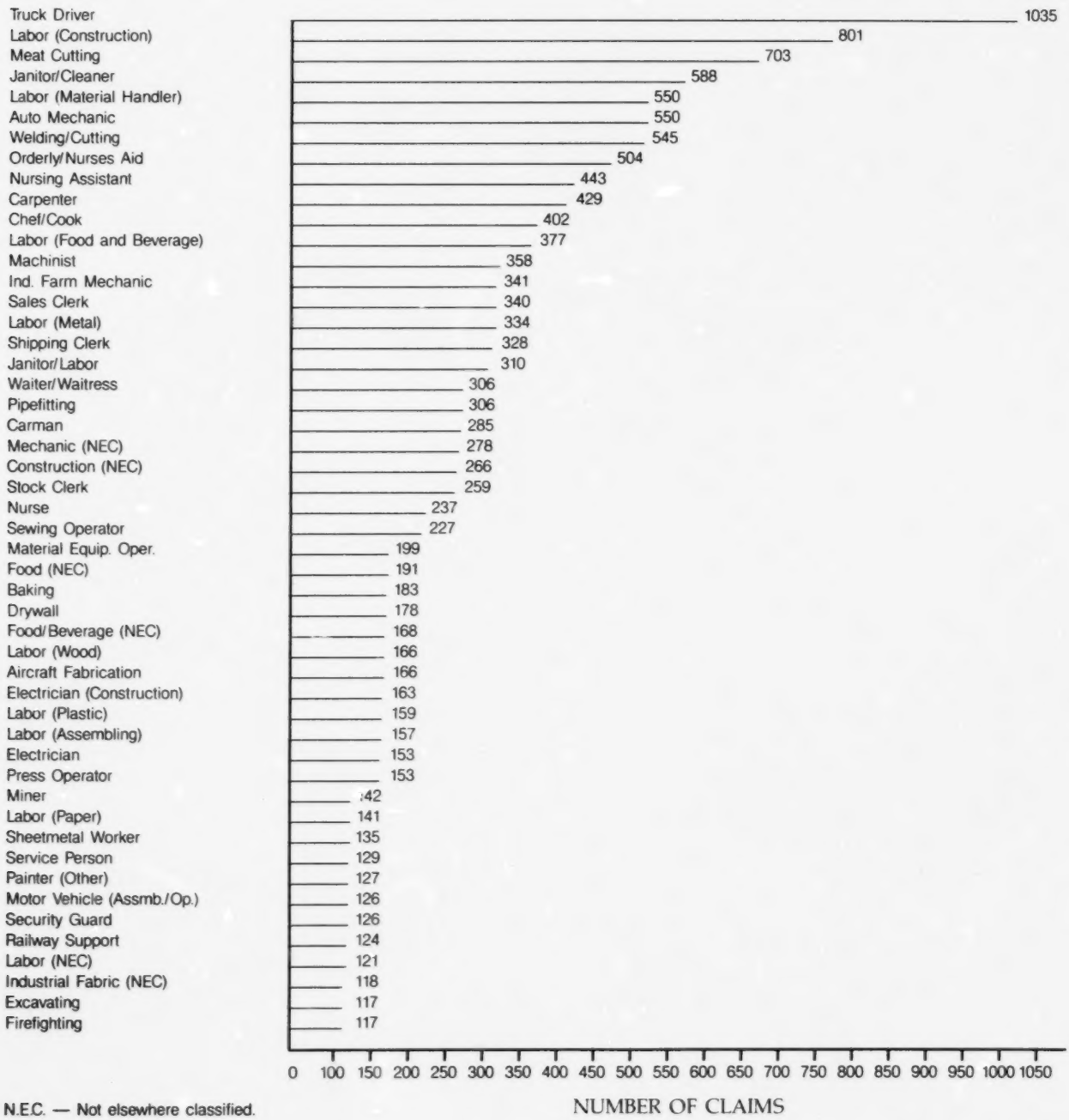


FIGURE 10

ACCIDENTS BY OCCUPATION ONLY
TIME LOSS ONLY



N.E.C. — Not elsewhere classified.

TABLE V

ACCIDENTS SETTLED* AND REPORTED** 1977 - 1987

	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987
Medical Aid Only	16,236	16,166	17,411	17,898	18,847	17,021	15,578	15,500	15,610	17,327	17,453
Temporary Disability	17,666	17,201	18,720	20,701	19,645	19,712	18,560	20,590	21,769	22,893	22,070
Permanent Disability	578	580	580	526	539	604	654	619	826	664	654
Fatality	34	34	37	38	29	21	31	27	30	35	27
Total Time Loss Claims	18,278	17,815	19,337	21,265	20,213	20,337	19,245	21,236	22,625	23,592	22,751
Total Compensable Accidents Settled	34,514	33,981	36,748	39,163	39,060	37,358	34,823	36,736	38,235	40,919	40,204
Total Accidents Reported	43,256	42,418	46,463	46,627	48,904	44,737	44,133	48,685	50,380	54,228	53,709

*Accidents Settled means those fully processed between January 1 and December 31 whether the accidents occurred in the year shown or prior years.

**Accidents Reported means those reported during the year whether they occurred in that year or in prior years.

FIGURE 11

CLAIMS BENEFITS PAID 1980 - 1987

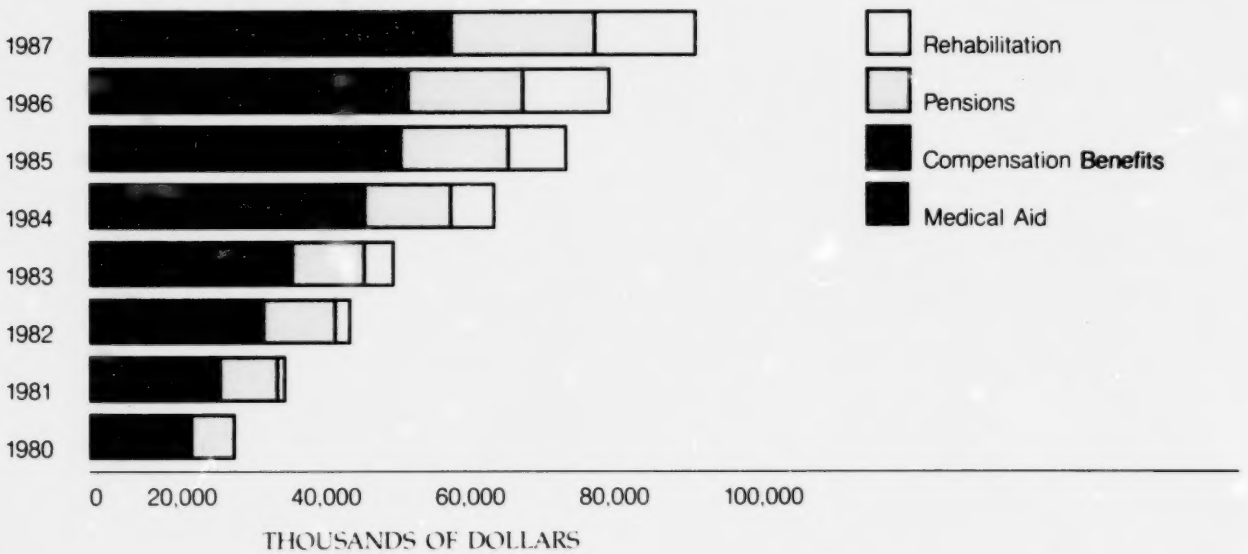


TABLE VI

CLAIMS BENEFITS PAID 1977 - 1987

Year	Medical Aid	Compensation Benefits	Pensions	Rehabilitation
1987	$13,493	$39,056	$23,213	$12,338
1986	11,864	35,130	23,290	10,568
1985	11,149	31,629	19,948	9,643
1984	11,354	29,518	14,841	7,882
1983	8,610	24,394	12,489	4,912
1982	7,356	22,434	9,860	1,728
1981	5,843	17,373	8,789	417
1980	4,858	14,228	7,890	207
1979	4,438	12,234	6,868	117
1978	3,815	10,570	6,224	56
1977	3,829	10,582	6,011	79

Dollar amounts shown are in thousands.

FIGURE 12

ACCIDENTS SETTLED BY RATE GROUP 1980 - 1987

TIME LOSS CLAIMS

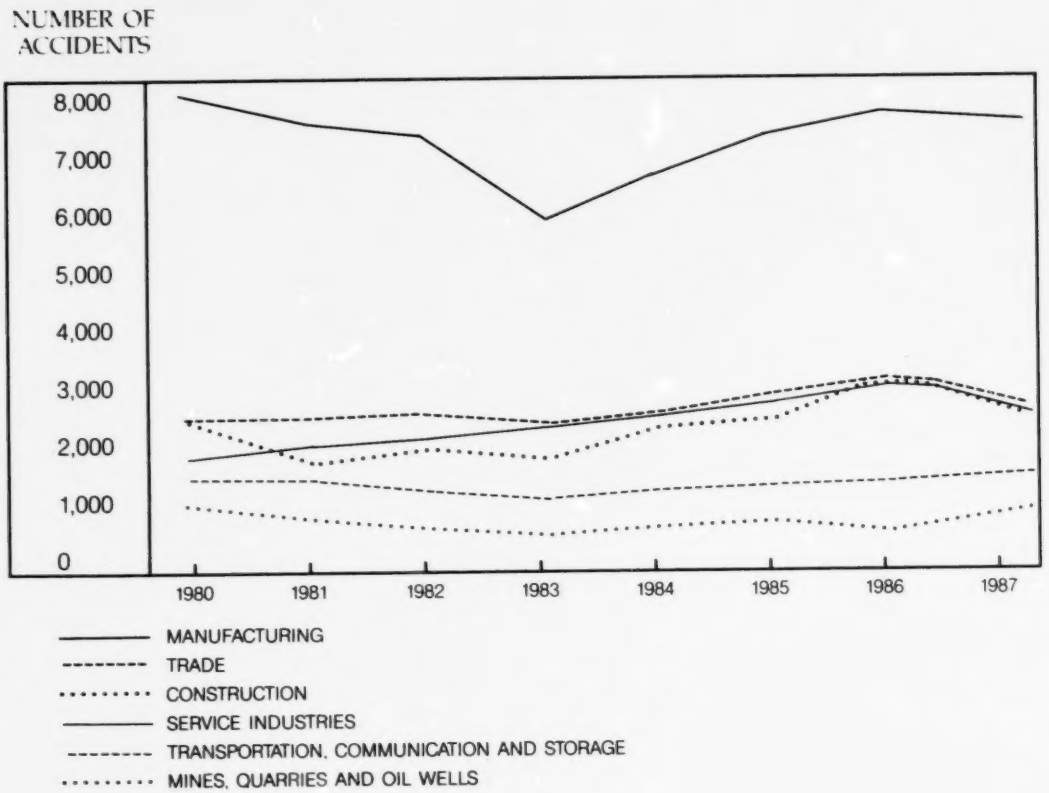


TABLE VII

CLASSIFICATION OF INDUSTRIES SECTION 60, WORKERS COMPENSATION ACT

Class	
"A"	Canadian Pacific Company and Subsidiaries (including CP Air)
"C"	Canadian National Railway Company (including Air Canada)
"D"	The Province of Manitoba (including Provincial Boards and Commissions)
"E"	The City of Winnipeg
"G"	All industries set out in Schedule I and not included in the above classes

DIVISION OF CLASS "G" EMPLOYERS DETAILED

Rate Code	GROUP 1 — FORESTRY
101	Lumbering, Logging, Pulpwood Production
	GROUP 2 — MINES, QUARRIES AND OIL WELLS
201	Mining
202	Oil Drilling, Diamond Drilling, Quarries, Water Well Drilling
203	Contract Mining Development
	GROUP 3 — MANUFACTURING
301	Packing Houses, Meat Products, Poultry Processing, Stockyards
302	Food and Dairy Products, Bakeries
303	Milling, Manufacture of Feed and Seed
305	Canneries, Packaging
310	Foundries, Rolling Mills, Machine Shops, Manufacture of Vehicles, Agricultural Machinery, Welding Shops, Scrap Metal Dealers
311	Light Metal Products, Tire Repairs, Auto Wrecking, Wooden Boxes
312	Operation of Pulp and Paper Mills
313	Operation of Sawmills
314	Planing Mills, Tanneries, Manufacture of Furniture, Concrete Blocks, Sash and Door Factories, Monument Dealers
315	Manufacture of Textiles, Petroleum Products, Stationery, Operation of Knitting Mills, Printing, Leather Goods, Jewellery
316	Manufacture of Mattresses, Bedsprings, Plastic Articles, Paint, Cement, Soap, Varnish, Roofing Material, Machine and Appliance Repairs
319	Manufacture of Wooden Articles, Cardboard and Paper Boxes, Drugs, Medicines, Upholstering
320	Manufacture of Aeroplanes
321	Marble Works, Stone Cutting
	GROUP 4 — CONSTRUCTION
401	Building Construction, Painting, Plastering, Concrete Work, Flooring
402	Electrical Wiring, Plumbing, Heating, Ventilation
404	Roofing, Outside Sheet Metal, Work at Elevation
405	Steel Bridge and Steel Buildings
406	Installation of Elevators, Boilers, Heavy Machinery
407	Sewer Construction, Excavation, Work Under Water, Piling
408	Roadwork, Gravel Pits, Trenching
409	Power Plants, Transmission Lines, Limestone
	GROUP 5 — TRANSPORTATION, COMMUNICATIONS AND STORAGE
501	Trucking, Street Cleaning, Garbage Removal, Fishing, Navigation
502	Operation of Grain Elevators, Custom Warehousing, Cold Storage Plants
503	Operation of Pipelines, Oil Well Services (Above Ground), Taxis, Buses, Ambulances, Railways
505	Radio and Television Stations, Telephone and Telegraph Systems
	GROUP 6 — TRADE
601	Retail Establishments
602	Consumer Co-operatives
603	Wholesale Establishments
604	Garages, Gas Distribution, Autobody Repairs
605	Implement and Machinery Dealers
607	Retail Lumber Yards
609	Builders Supplies, Fuel Dealers
	GROUP 7 — SERVICE INDUSTRIES
701	Operation of Hotels, Motels, Camps, Restaurants, Cleaning and Dyeing Plants, Investigation and Security Services
702	Operation of Hospitals, Nursing Homes, Senior Citizens Homes, Day Care Centres
703	Consulting Engineers and Architects, Supplying Clerical Employees
704	Professional Inspection and Testing
705	Supplying Manual Labour
706	Janitorial Services, Domestics
710	Operation of Theatres
711	Apprentice Projectionists
713	Funeral Homes or Undertakers
714	Operation of Rocket Range
	GROUP 8 — PUBLIC ADMINISTRATION
801	Operation of a Municipal Corporation
802	Volunteer Fire Fighters and Volunteer Ambulance Service Members
	GROUP 9 — VOLUNTARY (BY APPLICATION)
901	Operation of Buildings, Clubs, Rinks, Cemeteries
902	Operation of Government Agencies, Rental of Vehicles, Equipment, Landscaping
903	Business Offices, Sales Activities, Bowling Alleys, Welfare Agencies, Medical Labs, Beauty Parlors, Barber Shops, Union Agencies
904	General Farming
905	Poultry Farming, Hatcheries, Nurseries, Market Gardening
906	Display Advertising, Harvesting Wild Rice, Chemical Spraying
907	Surveying, Prospecting and Exploration for Minerals
909	Air Transportation
910	Operation of Film Exchanges
911	Window Cleaning
914	Land Clearing
916	Land Surveying
917	Waste Paper Collection, Transportation of Own Goods
921	Operation of Schools
922	Federal Employment Programs

TABLE VIII

PAYROLL STATEMENTS FOR 1986*

Class "A"	Canadian Pacific Railway Company	$	$ 116,231,909
Class "C"	Canadian National Railways		188,713,303
Class "D"	Province of Manitoba:		
	Manitoba Telephone System	134,374,806	
	Manitoba Government	468,652,301	
	Manitoba Liquor Control Commission	12,625,609	
	Manitoba Hydro	136,900,000	
	Workers Compensation Board	6,654,229	
	Manitoba Public Insurance Corporation	26,027,985	785,234,930
Class "E"	City of Winnipeg		314,955,809
Class "G"	General Body of Employers**		4,576,319,647
	TOTAL		$5,981,455,598

*1987 payroll figures are not available until mid-1988.
**Registered employers (including independent contractors) as of December 31, 1987 were 20,104 (1986 — 19,900).

TABLE IX

CLASS "G" EMPLOYERS ASSESSMENT STATISTICS 1977 - 1987

Year	Number Registered	Assessable Payrolls ($ millions)	Assessments ($ thousands)	Average Assessment Revenue per $100 of Payroll
1987	20,104	$4,676*	$93,750*	$2.004*
1986	19,900	4,576	76,438	1.670
1985	19,531	4,261	58,897	1.382
1984	19,097	4,003	44,124	1.110
1983	18,939	3,643	32,713	0.898
1982	18,891	3,436	28,242	0.822
1981	18,921	3,260	28,983	0.889
1980	18,375	2,892	25,966	0.898
1979	18,069	2,667	24,719	0.927
1978	17,114	2,395	22,163	0.925
1977	16,610	2,263	22,165	0.979

*Estimated amounts — final 1987 payroll figures will not be available until mid-1988.

TABLE X

SPECIAL COVERAGES BY APPLICATION
APPROVED IN 1987

TYPE	NUMBER
Apartments (Business Blocks, Banks, Churches, Building Care and Maintenance)	39
Auctioneering	1
Audio Visual Production	1
Beauty Parlor, Barber	4
Beekeeping	2
Boarding Stables	1
Building Construction Etc., Not Classified Elsewhere	3
Bus Depot Operation	1
Business Offices	34
Cartage Trucking (Reporting Hired Truckers)	14
Clubs (Private, Golf & Country, Curling, Legion, Community, Lawn Bowling, Etc.)	13
Dog Catcher	1
Domestics	3
Equipment Rental	6
Executive Officer Coverage, Associate Company	1
Farming — General	40
— Dairy	6
— Poultry	2
— Stock and Hog Farms, Cattle Ranches, Feed Lots	6
Flying	1
Government Employment Programs	1
Greenhouse Nursery	1
Harvesting	1
Hatcheries	1
Health Spa	1
Instruction Centre	3
Land Clearing	2
Landscaping	19
Marketing Gardening	1
Medical Lab	1
Messenger Service, Not Classified Elsewhere	1
Nursing Service on Indian Reserve	1
Personal Coverage	294
Photography (Commercial, Industrial, Aerial)	1
Research Association	1
Resident Family Member	199
Resorts Without Overnight Accommodation	4
Sales Activities	31
Sales Office	1
Sales Promotion	4
Schools	1
Survey, Exploration, Prospecting	12
Union Agency	6
Veterinary Surgeons	2
Welfare Agency	14
Window Cleaning	1
TOTAL	783

FIGURE 13

NUMBER OF DAYS BETWEEN ACCIDENT OCCURRENCE AND BOARD NOTIFICATION

TIME LOSS ONLY

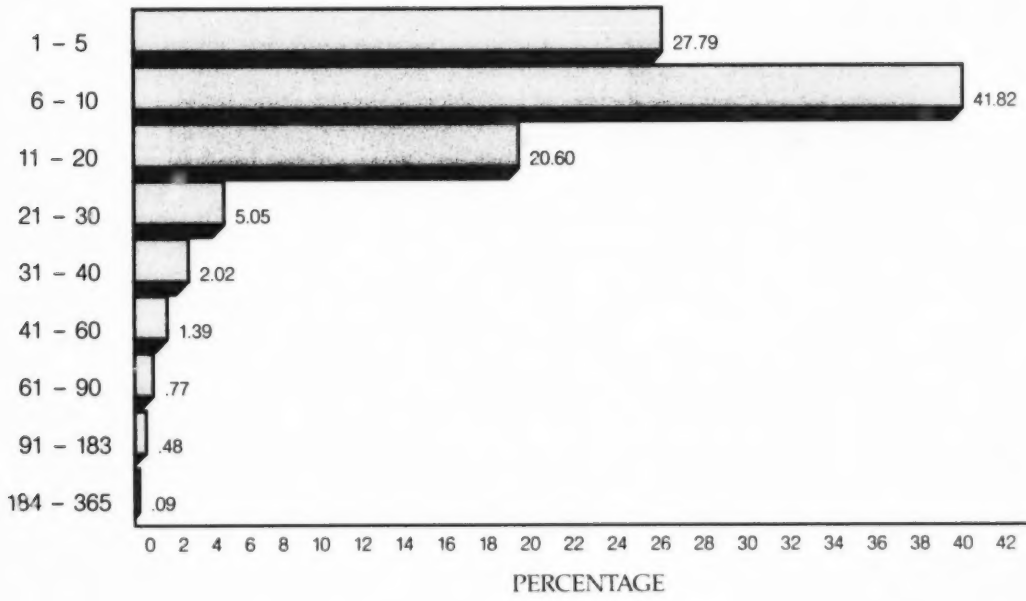


FIGURE 14

NUMBER OF DAYS BETWEEN BOARD NOTIFICATION AND CLAIM ADJUDICATION

TIME LOSS ONLY

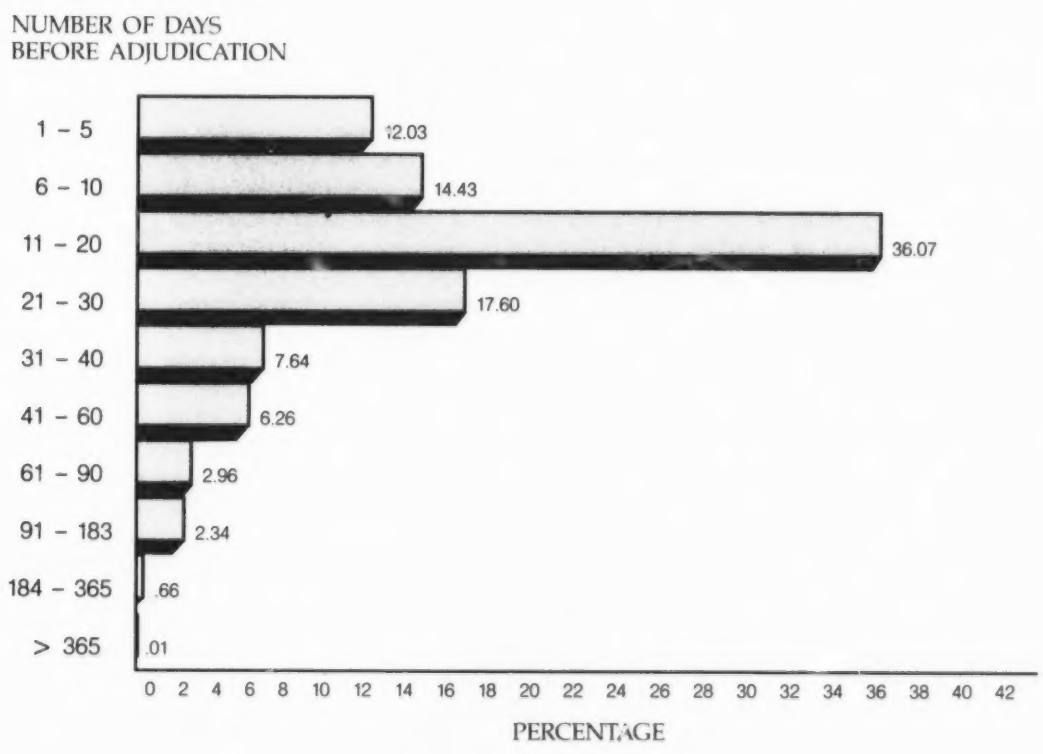


FIGURE 15

TIME LOSS ACCIDENTS BY DAYS OF COMPENSATION

TIME LOSS CLAIMS SETTLED IN 1987 ONLY